



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

## Information note

Edition 2021

# Complementary health insurance

# UN

## ADMISSION

The UN complementary health insurance, provided by GPAFI, is intended for people covered by the basic insurance United Nations Staff Mutual Insurance Society against sickness and accident (UNSMIS).

GPAFI has concluded with UNIQA Assurances SA a group contract for the complementary health insurance, exclusively reserved for members of GPAFI.

The documents for admission to be submitted to GPAFI for each person to be insured are the following:

- Application for admission to UNIQA
- Copy of a valid identity document
- Bank details with IBAN and BIC/SWIFT codes, as well as the name of the account holder (RIB, bank statement), for payment of benefits

The age limit to apply for admission is set at the month of the 60<sup>th</sup> birthday. Admission is possible on the 1<sup>st</sup> day of each month for all or part of the family. Children can be insured only if one of both parents is affiliated.

UNIQA reserves the right to refuse any application for admission or to accept an application for admission with a reserve for a limited period.

The prenatal insurance, to be concluded before the birth, allows the newborn child to be covered from birth whatever his or her health.

## TERMINATION

Termination of the complementary health insurance must be made in writing to GPAFI (letter with wet signature):

- at the end of each calendar year with three months prior notice
- no later than the end of the year in the event of premium increase the following year

In the event of termination of the basic insurance, the complementary health insurance will be terminated on the same date, on presentation of a certificate of termination delivered by UNSMIS within two months. Otherwise, the date of termination is the month of the request.

## INSURANCE PREMIUMS

Insurance premiums are subject to revision on January 1<sup>st</sup> of each year, particularly with regards to the increase of benefits.

Insurance premiums are payable on a monthly basis to GPAFI in Swiss francs. However, a different payment schedule may be considered upon request.

The premium of a month started is due in full.

Late payment or non-payment of premiums may result in suspension of benefits, reminder fees and/or the eventual exclusion of the member.

Monthly premiums depend on the age of the insured person on January 1<sup>st</sup> of each year and shall be as follows:

Age group	0 - 18	19 - 25	26 - 35	36 - 45	46 - 55	56 - 65	66 - 75	76 - 85	86 - 100
Premiums in CHF	49.-	83.-	86.-	108.-	120.-	143.-	175.-	175.-	175.-

A permanent discount of 10% for immediate membership is granted:

- to a staff member who joins the same date as his/her affiliation to UNSMIS, as well as family members if they join on the same date (provided that the application for admission to UNIQA be made within two months of the date of admission to UNSMIS)
- to the new spouse of the staff member if he/she joins on the date of the marriage
- to the newborn child affiliated on his/her date of birth.

A 50% discount is granted on the premium of the 3<sup>rd</sup> and subsequent insured child. The 50% and the 10% discounts may not be claimed at the same time.

## HOSPITALIZATION

The complementary health insurance provides benefits in the event of hospitalization in a private room (100% of the part not covered by the basic insurance up to a maximum of Fr. 500.- per day).

UNIQA has negotiated special rates with several major hospitals and private clinics in the Lake Geneva area. In order for the insured person to benefit he/she must inform the hospital/clinic that he/she is covered by UNIQA's complementary health insurance upon arrival and/or when pre-reserving the hospital stay.

The hospital/clinic will then issue UNIQA with a guarantee of the negotiated rate.

If the insured person does not convey this information, the institution may charge the stay in a private room at a higher rate than the negotiated one. In this case, UNIQA will only reimburse the expenses for hospitalization in a private room up to the negotiated rate. The difference would have to be borne by the insured person.

## WAITING PERIODE

The waiting period is the period between the effective date of insurance and when the insured person may be entitled to certain benefits. A waiting period applies to the following benefits:

- a) 12 months waiting period for maternity and childbirth.  
Any pregnancy starting within 12 months from the date of the affiliation is not covered, including the costs of birth of the baby. The costs of a pregnancy starting from the 13<sup>th</sup> month of the affiliation are covered, including delivery charges. The insurer may request a medical certificate to verify the date of the beginning of the pregnancy.
- b) 24 months waiting period for sterility treatments, including in vitro fertilization.  
Sterility treatments authorized by the basic insurance and starting from the 25<sup>th</sup> month of the affiliation might be covered. The sterility treatment starts from the first investigation in case of a possible sterility and includes all the other related treatments till the pregnancy.
- c) Psychological and psychiatric treatments: 12 months waiting period from the date of affiliation for adults and 6 months for children of the age group 0-18 years. The limit applies depending on the age at the date of the affiliation.  
In all cases, the waiting period applies for outpatient or inpatient treatment for a psychological or psychiatric condition starting after the date of the affiliation. For existing or planned treatment at the date of the affiliation, the insurer may formulate an exclusion for a longer period. The insurer may take all necessary medical information about the start date of the disease and of the treatment.

## BENEFITS

The benefits of the complementary health insurance are linked to the benefits of the United Nations Staff Mutual Insurance Society against sickness and accident (UNSMIS).

The benefits of the complementary health insurance are only paid in addition to the benefits paid by UNSMIS, according to the basic benefits and under the conditions of UNSMIS.

In lack of benefits from UNSMIS, no benefits are paid by the complementary health insurance with the exception of natural medicine outpatient treatments which are not covered by UNSMIS.

Ceilings and limits of the complementary health insurance are a maximum, even if UNSMIS decides to pay supplementary benefits or ex gratia benefits.

The table below is a summary of benefits. Only the General Conditions of Group Health and Accident Insurance *PERFORMA*, the insurance policy and the schedule of benefits are contractual documents.

Summary of Benefits	Rate	Ceiling and limit
1 a) Doctors' fees	20%	
b) Outpatient medical fees in a medical establishment	20%	
2 Surgical operations		
a) Surgeons' and attendants' fees	10%	
b) Other expenses relating to surgery (operating theatre, anesthesia, dressings, etc.)	10%	
3 Hospitalization in an approved establishment (including medical care provided by the staff of the establishment and other services normally provided by the establishment)		
a) Hospitalization in a public ward of a public establishment	aimless	
b) Comprehensive flat-rate charge for hospitalization including doctors' fees and charges for treatment and stay (minimum 2-bed ward)	10%	
c) Hospitalization in a semi-private room in an establishment approved by the health authorities of the country concerned	10%	
d) Hospitalization in a private room in an establishment approved by the health authorities of the country concerned	100%	Fr. 500.- per day
e) Hospitalization in an establishment not providing semi-private care approved by the health authorities of the country concerned	100%	Fr. 500.- per day
f) Day hospital at a rate inclusive of all accommodation expenses	10%	
4 Post-hospital and/or post-operation convalescence (accommodation, care and treatment) in a semi-private room		
a) In a hospital or a semi-hospital establishment	20%	limited to 30 days
b) In a hospital or a semi-hospital establishment for more than 30 days of convalescence for further treatment	20%	Fr. 15.- per day
5 Long-term hospitalization in a semi-private room in an establishment approved by the health authorities of the country concerned	20%	limited to 365 days
Beyond 365 days, gradual reduction at the following rates:		
- during 180 days	20%	Fr. 45.- per day
- during 180 days	20%	Fr. 30.- per day
- during an indefinite period	20%	Fr. 15.- per day
6 Medical or paramedical benefits related to a long-stay in a medicalized establishment (including nursing and geriatric care)	-	
7 Short-term nursing care	20%	limited to 30 days
8 Long-term nursing care at home or in a medical establishment provided by persons not on the staff of the establishment	20%	Fr. 15.- per day
9 a) Nursing or home help services required after an illness or an operation when convalescence does not entail hospitalization	20%	Fr. 7.50 per day limited to 30 days
b) Long-term home help services	20%	Fr. 37.50 per month
10 Benefits for care in the home (nursing or home-health services): assistance with hygiene and mobility	-	
11 Spa cures at establishments approved by the health authorities of the country concerned		
a) Costs of treatment	20%	limited to 21 days
b) Accommodation	-	

12 a) Detoxication treatments (alcohol, drugs)		
Accommodation and/or treatment in an establishment approved	20%	limited to 3 cures
b) Stop smoking treatments	20%	limited to 3 treatments
13 Treatments for obesity based on body mass index (BMI)		
- BMI > 30 : medical treatment and sessions with an approved dietician	20%	Fr. 17.50 per session
- BMI > 35 : medical treatment in hospital establishment	20%	
- BMI > 40 : hospitalization and surgical procedures		same as item 1 and 2
14 Pharmaceutical expenses		
a) Products reimbursed according to the criteria of the competent health authorities of the country concerned	20%	
b) Recommended vaccinations, on doctor's prescription	20%	
c) Homeopathic products reimbursed according to the criteria of the competent health authorities of the country concerned	20%	
d) Homeopathic and phytotherapeutic products	40%	Fr. 250.- per year
15 Medical imagery (X-rays, etc.), laboratory analyses and tests	20%	
16 a) Injections, radio therapy and other specialized treatments approved	20%	
b) Sessions of lymphatic drainage (in particular further to a treatment of cancer)	20%	
17 a) Functional rehabilitation treatments	20%	Fr. 17.50 per session
b) Long-term functional rehabilitation treatments	20%	Fr. 17.50 per session
18 Psychiatric treatments		
a) Psychiatric or medico-psychological examination	20%	
b) Psychotherapy:		
i) Inpatient treatments:		
- Hospital charges		same as item 3
- Treatment by members of the hospital staff	20%	
- Treatment by a specialist who is not member of the hospital staff for psychotherapy	20%	Fr. 27.50 per session
ii) Outpatient treatments or day hospital consultations:		
Outpatient treatment prescribed and given by a specialist or given by an approved psychotherapist:		
- for psychotherapy	20%	Fr. 27.50 per session
- consultations by a psychiatrist	20%	
c) Sleeping cures in an establishment with agreement of UNSMIS	20%	
19 Logopaedics, speech therapy and/or psychomotor treatments unrelated to learning difficulties	20%	Fr. 20.- per session
20 a) Prosthetic appliances (other than dental)	20%	
b) Made-to-measure orthopedic arch supports	20%	Fr. 50.- per pair
c) Lumbar support belts, neck braces (minerva jackets), joint support appliances	20%	Fr. 75.- per appliance
d) Manual wheel chair	20%	Fr. 875.-

21 a) Hearing aids	20%	Fr. 650.- per hearing aid
b) Breathing device (nCPAP)		
- Initial trial period	20%	initial period of 6 months
- Purchase (including maintenance costs of the equipment)	20%	Fr. 700.- per device
22 Optical care		
a) Corrective eyeglasses and contact lenses	20%	Fr. 300.- per year (1)
b) Frames for corrective eyeglasses	20%	Fr. 18.50 per year (1)
c) Refractive surgery of the cornea (laser surgery)	20%	Fr. 500.- par eye
23 Odonto-stomatological treatment (dental care) and laboratory charges for dentures, prothetic dental fees and radiology/radiography fees	20%	Fr. 500.- per year (1)
24 Orthodontic treatment, including the cost of the apparatus	20%	Fr. 500.- per year (2)
25 Maxillofacial surgery in the event of hospitalization: Canio -facial malformation, facial fissures, orthograthtics, bones grafts, tempo ro -mandibular articulation	10%	
26 Maternity		
a) During pregnancy: coverage of all tests and ultrasound scans	20%	
b) Preparation for the delivery	20%	Fr. 50.-
c) Obstetrician or midwife's fees and nursing fees	20%	
d) Surgical operation	10%	
e) Stay in a clinic or hospital		same as item 3
f) After the delivery, coverage of 3 sessions or visits by a midwife or nurse if the length of stay in the medicalized establishment was not greater than 6 days	20%	
27 Infertility treatment	20%	Fr. 5'000.- in the lifespan
28 Transport		
a) Emergency transport to the nearest place of treatment	20%	
b) Other transport in an ambulance up to 200 km	20%	
c) Round trip transport for outpatient treatment to the nearest place where appropriate treatment can be obtained up to a distance of 200 km	20%	
Expenses for rescue and repatriation	-	
29 Funeral expenses	-	
(1) Cumulative over two calendar years (2) Up to the maximum of dental credit (item 23)		
Natural medicine		
Expenses for ambulatory treatments according to the list of the recognized therapeutic methods and the recognized therapists not covered by the basic insurance	90%	Fr. 1'000.- per year

## CLAIMS FOR REIMBURSEMENT

There is no form to complete. Refunds are made on presentation of the reimbursement advice of UNSMIS within 12 months of the date of its edition.

A photocopy of the invoice must be attached in the following cases:

- Inpatient treatment (hospitalization, convalescent home, cures, etc.)
- Treatment limited in number of days or sessions (nursing services, physiotherapy, psychotherapy, speech and language therapy, etc.)
- Optical care, appliance and device, infertility treatment and transport
- The insured person admitted with a reserve must attach copies of all invoices for the duration of the reserve.

The reimbursement of the natural medicine expenses, not covered by UNSMIS, is made on presentation of the original invoices with proof of payment, sent by postal mail only, within 12 months of the invoice date.

Claims should be sent only once according to one of the following options:

1) In Member lounge of UNIQA extranet (recommended method)

- Access your account at [www.uniqa.ch](http://www.uniqa.ch) (information to create a new account are available on the site)
- Upload the reimbursement advice of UNSMIS and copies of invoices, if necessary (see above)
- The claim processing can also be followed on this space

2) By email

- Use exclusively the address [claims.gpafi@uniqa.ch](mailto:claims.gpafi@uniqa.ch)
- Indicate the UNIQA insurance number at the beginning of the message subject
- Attach the reimbursement advice of UNSMIS and copies of invoices, if necessary (see above)

3) By postal mail

- Send the reimbursement advice of UNSMIS and copies of invoices, if necessary (see above) and/or the original invoices with proof of payment for natural medicine, to the following address:

[UNIQA Assurances SA, Rue des Eaux-Vives 94, Case postale 6402, 1211 Geneva 6](#)

**PLEASE DO NOT SEND YOUR MEDICAL CLAIMS TO GPAFI, THANK YOU**



## PREMIUM VERSION

The complementary health insurance is provided in a PREMIUM version which includes, in addition to the reimbursed benefits, medical, travel and security assistance during a trip or a stay abroad.

- ✓ Emergency medical assistance
- ✓ Unlimited expenses for inpatient or outpatient emergency treatment
- ✓ Assistance in case of crisis
- ✓ Travel and baggage assistance

The supplement for the assistance coverage, in addition to the monthly premiums mentioned in Chapter INSURANCE PREMIUMS, shall be as follows:

Single person	10.40
Family	16.70

The table below is a summary of assistance services. Only the General Conditions of Group Health and Accident Insurance PERFORMA and the insurance policy are contractual documents.

## Description of assistance services (PREMIUM version)

<b>Unlimited expenses for inpatient or outpatient emergency treatment abroad</b>	
Sending confirmation of commitment to cover costs to the hospital where the patient was transported, 24/7 all around the world ( <a href="#">Security deposit not required upon admission</a> )	The assistance coverage relieves you of all administrative and financial formalities facing a medical emergency
Direct payment of the expenses to the hospital or to the healthcare provider on-site ( <a href="#">No medical bills to pay</a> )	
Transmission of bills to UNSMIS for the benefits of the basic insurance ( <a href="#">No bills to submit to UNSMIS</a> )	
Direct settlement of the benefits of the complementary health insurance ( <a href="#">No reimbursement request to send to UNIQA</a> )	
<b>Emergency medical assistance during a stay abroad</b>	<b>Max. per insured in CHF</b>
24/7 worldwide medical advice	Assistance Hotline
Second medical opinion (outside of country of residence)	
Network access to medical providers	
Inpatient and outpatient care	
Linguistic assistance (outside of country of residence)	Priority shipment
Sending out medication not available locally	
Sending out a doctor	Unlimited
Medical transportation: medical evacuation, medical repatriation	
In the event of death: repatriation of mortal remains, formalities, costs of coffin	
Early return of the person accompanying the insured	
Visit by close family members	Max. 5,000.-
Search and rescue	Max 50,000.-
Psychological assistance for insured person and/or their near family	2 consultations
<b>Travel and baggage assistance</b>	
Trip cancellation or modification prior to departure	Max 5,000.-
Trip interruption	Max 5,000.-
Extension of stay	Max 2,000.-
Advance of funds in the event of loss or theft of means of payment	Max 2,000.-
Lost document assistance	Max 700.-
Concierge (outside of country of residence)	Assistance Hotline
Loss, theft, damage or destruction of baggage	Max 5,000.-
Delayed delivery of baggage (outside of country of residence)	Max 2,000.-
<b>Crisis assistance</b>	
<i>Trip modification fees</i>	
Before or during the trip in case of political event, attack, epidemiologic risk or natural disaster: Fees for trip cancellation / modification / interruption	Max. 10,000.-
<i>Risk prevention and crisis management</i>	
<b>INFO &amp; HOTLINE</b>	
Telephone assistance 24/7 and travellers' advice sites	Unlimited access
<b>OPERATIONAL AND PROACTIVE MONITORING OF TRIPS</b>	
Secure online registration of trips	Compulsory for risk countries
Proactive monitoring of trips	Real-time
<b>OPERATIONAL AND CRISIS MANAGEMENT ASSISTANCE</b>	
Keeping safe and emergency evacuation assistance	Max. 15,000.-
Search and rescue in natural disaster	Max. 10,000.-
"Foreign kidnapping" assistance	Max. 120 days
Arbitrary arrest	Max. 5,000.-

## INFORMATION AND DOCUMENTATION

GPAFI website: [www.gpafi.com](http://www.gpafi.com)

Relevant information on various insurances provided by GPAFI can be found on its website. It is possible to print forms for application for admission to GPAFI and to the complementary health insurance, under Documentation and Forms.

UNIQA website: [www.uniqa.ch](http://www.uniqa.ch)

Upon request, UNIQA provides access to a secure extranet portal. The *Member lounge* allows access at any time to reimbursement advices, to print them, to be notified by email when a new one is available, to print an insurance certificate or a tax certificate. All information for access to the extranet portal is available on the website.

## CONTACTS

For information, advice, admission formalities or payment of premiums, contact GPAFI:

[At the United Nations Office at Geneva](#)

Palais des Nations, Avenue de la Paix 8-14, 1202 Geneva

Door C6, Lift C7, Floor C4, Office C.419

Reception at the Client Support Center at UNOG

Tel.: +41 (0)22 917 29 69

Email: [gpafi@un.org](mailto:gpafi@un.org)

For more details, especially regarding opening hours, please check [www.gpafi.org](http://www.gpafi.org)

For information on benefits or reimbursement, contact UNIQA:

UNIQA Assurances SA, Rue des Eaux-Vives 94, Case postale 6402, 1211 Geneva 6

Monday to Friday from 8 am to 5 pm

Tel.: +41 (0)22 718 63 00

Fax: +41 (0)22 718 63 63

Email: [contact.gpafi@uniqa.ch](mailto:contact.gpafi@uniqa.ch)