

## **Prenatal insurance**

The prenatal insurance consists of applying for a health insurance for the unborn child:

- either the complementary health insurance to the staff medical insurance of UNOG or of other international organizations, if the child is insured as staff member's dependent,
- or a health insurance plan including basic insurance according to the LAMal and supplementary insurance.

To be considered as a prenatal insurance, the application for admission has to be filled before the child's birth. The premium is only owed from the month following the birth.

The prenatal insurance allows the new-born child to be covered from the birth whatever the health condition.

One of the two parents has to be already insured.

We acutely recommend applying for the insurance at the beginning of pregnancy in order to get rid of administrative formality and not to forget it.