

---

# Ensure your future, protect your family



## The insurances

The International Civil Servants' Mutual Association (ICSMA), founded in 1958, is a non-profit fund exclusive to the United Nations and Specialized Agencies, whose objectives are to promote mutual assistance among staff members of the United Nations Office and other Organizations within the United Nations family at Geneva, and the facilitation of the settlement of the said staff members and their family.

The affiliated Organizations to La Mutuelle are the following: ILO, ITU, WTO, WMO, WIPO, IMO, UNICEF (civil servants stationed in Geneva only), IOM, WHO, HCR, IPU, UNITAR and UNEP (civil servants stationed in Geneva only).

## Services proposed to the members



### Loans

La Mutuelle offers two types of loan in CHF only, i.e. **the ordinary loan and the housing loan**.



### Deposits

La Mutuelle offers various types of accounts in **CHF or USD**.



### Insurances

La Mutuelle offers its members their spouses and dependent children, **various types of insurance**.



### Mobility

Members of La Mutuelle can benefit from reduced rates with **several mobility providers**.

## Admission – Resignation

*By becoming a member of La Mutuelle the civil servant has, de facto, confirmed that he/she has read the Statutes and the Internal Rules and Regulations, has understood them and undertaken to comply with them.*

### Membership is open to:

- Active locally recruited staff members of an affiliated organization stationed in Geneva;
- Internationally recruited staff members of an affiliated organization. UNEP and UNICEF staff members are eligible only if stationed in Geneva.

### Membership will cease upon:

- Voluntary termination of membership (in writing);
- Death;
- Separation from the United Nations system, except for retirement;
- Exclusion pronounced by a Board Sub Committee.

## Documents to submit for membership

Before applying for membership, the applicant must verify his/her eligibility on [www.lamutuelle.org](http://www.lamutuelle.org).

### The documents to be submitted are as follows:

- The membership application form duly completed and signed;
- A legible photocopy of the national passport;
- A legible copy of the carte de legitimation (only if stationed in Switzerland);
- The personnel action form (issued by the Human Resources Department).

A membership fee of CHF 10 must be paid once eligibility has been confirmed by La Mutuelle and, in principle, will be deducted with the first premium payment.

# The insurances

La Mutuelle offers its members, as well as their spouses and dependent children, various optional insurance plans that provide optimum cover in the event of a claim, under the best possible conditions.

Civil servants applying for insurance cover must fill in the documents correctly, accurately, and truthfully, and attach all the required supporting documents. Any omission, error and/or misrepresentation will result in a definitive refusal to grant a coverage and, if the civil servant is a member of La Mutuelle, may result in exclusion.

If the insurance company requests additional information concerning the state of health of the civil servant and/or members of his/her family, the civil servant must reply as soon as possible, failing which the application will not be considered.

## General provisions

Membership of La Mutuelle entitles civil servants to apply for group insurance. However, each insurance company sets its own membership conditions according to the insurance cover offered and is entitled to refuse affiliation to a civil servant and/or a member of his/her family.

A civil servant should not assume that his/her application for insurance cover will be automatically accepted and should therefore not cancel his/her current insurance policies before his/she has been granted cover.

La Mutuelle cannot be held responsible if access to insurance cover is refused due to the general conditions of the insurance company concerned.

The start of insurance cover depends on the type of insurance chosen and is confirmed either by the insurer or by La Mutuelle.

An annual premium statement and a tax certificate are sent to all members, respectively in November and February each year, either by email or by postal mail. Members must verify these documents within 30 days of their issue, after which time the information will be deemed to have been approved.

Application for insurance cover and the date of signing the forms should be as close as possible. The insurance company reserves the right to request an update of the forms if they are deemed outdated.

## Compliance

A member may be excluded from La Mutuelle for reasons such as non-payment of insurance premiums, non-reimbursement of unduly paid benefits or in the event of omission, error and/or misrepresentation made to an insurance company.

If a member fails to pay his/her premium according to the payment schedule provided, the insurance benefits will be suspended and La Mutuelle will send up to 2 reminders. If no action is taken within the time limit set the insurance contract(s) will be terminated, and access to insurance may be permanently denied. Furthermore, in accordance with Article 8.7 of the Internal Regulations, La Mutuelle will inform the Human Resources department of the organization employing the active member.

Exclusions are communicated by email or postal mail.

A member excluded for non-payment may not reapply for membership for five years following exclusion. After this period, the application for membership is submitted to La Mutuelle's Committee, for a decision, provided that all debts owed to La Mutuelle have been recovered.

A member who has resigned may request to re-affiliate with an insurance company with which he/she was previously insured, but he/she should note that he/she will be considered as a new insured, and that previous affiliations will not be considered.

A member must inform La Mutuelle of any change in his/her situation that may affect his/her rights or those of his/her family members to the insurance cover taken out, or that may have a financial impact.

## **Termination**

A member wishing to terminate an insurance contract and/or resign from La Mutuelle must send a written request to La Mutuelle and comply with the notice periods specified in the insurance contracts he/she has signed.

A member's resignation is only possible once all the insurance contracts have been terminated and any outstanding premiums have been paid. A member's resignation automatically results in the resignation of his/her dependents, if insured.

## **Payment**

Insurance premiums are payable to La Mutuelle in CHF no later than the last business day before the beginning of a coverage month.

Members who effect bank transfers, particularly from abroad, must ensure that the exact amount due in CHF is credited to La Mutuelle, and therefore bear all bank charges.

Any payment that does not correspond to the amount of the premiums, incorrect payment or overpayment, may be subject to charges billed to the sender.

The payment of active members' premiums is, in principle, made through deductions from their salaries. If this method is not offered by the organization employing him/her, premiums may be paid by bank transfer. Payment of premiums for retired members is made by bank transfer.

Members who must pay by bank transfer can opt for monthly, quarterly, half-yearly or annual payments.

## **Fee**

La Mutuelle applies reminder fees and/or exclusion fees and/or fees linked to a debt recovery process through a debt collection agency.

# The complementary health insurance

La Mutuelle offers its members complementary health insurance to supplement the benefits provided by the UNSMIS, CAPS-ILO and SHI-WHO Basic Plans, which do not cover all medical expenses.

Active civil servants and the spouses of active civil servants may apply for supplementary health insurance, provided that the application is made no later than the month in which they reach the age of 65.



## Highlights

**Private room in case of hospitalization:** Insured benefit from a private room during hospitalization for maximum comfort throughout their stay.

**Coverage for natural medicine at 90%:** Insured receive 90% reimbursement for natural medicine treatments (massage, osteopathy, shiatsu, hypnosis, etc.), without a prescription, with accredited therapists, up to a maximum of CHF1,250 per calendar year per insured.

**Optical and dental package:** Supplements the dental and optical benefits of the Basic Plan, providing extended coverage.

**Prenatal admission:** The first month of admission is offered to help you prepare calmly for the arrival of a child.

**Dedicated insurance team for La Mutuelle's members:** A dedicated insurance team is available to specifically assist La Mutuelle's members, ensuring personalized and responsive service.

# The assistance insurance – Premium

The assistance insurance Premium, linked to the complementary health insurance, is designed to help insured in case of urgent assistance needs during a non-professional stay.

This insurance can only be subscribed to by members who already have complementary health insurance and are under the UNSMIS Basic Plan.



## Highlights

**Repatriation:** In case of need, the insurance covers the repatriation to your home or to an appropriate medical facility, to guarantee your safety in emergency situations abroad.

**24/7 assistance:** An assistance service is available at any time and every day of the week to quickly respond to an urgent need wherever the insured is.

**Unlimited emergency inpatient or outpatient treatment expenses:** The insurance covers all medical expenses related to emergency treatment, whether in a hospital or outpatient setting, with no amount limitation.

**Trip cancellation costs:** In case of an unforeseen situation, this insurance covers your trip cancellation fees, preventing significant financial losses.

**Travel and baggage coverage:** Insurance cover for baggage and travel, including against loss, theft or damage, allowing to travel with peace of mind.

## Loss of salary insurance

Civil servants having exhausted their sick leave on full pay receive only 50% of their salary. Loss-of-earnings insurance then kicks in, enabling their full salary to be maintained.

### Highlights

**Maintain salary in case of long-term illness or accident:** In the event of prolonged incapacity for work because of illness or accident, civil servants benefit from cover that allows them to maintain their salary level.

**Supplement the half-pay provided by the organization:** When a civil servant is off work for a long period due to illness or accident, he/she may receive half salary. The insurance allows this half-salary to be topped up for a period of 24 months, in 4 consecutive years.

**Protects civil servants and their families from the financial consequences of prolonged work absence:** This insurance ensures that civil servants do not find themselves in a precarious financial situation during prolonged absence from work due to illness or accident. It guarantees stable financial support not only for the person concerned, but also for their family, by reducing the economic impact of the absence of income in the long term.



## Non-Professional accident insurance

La Mutuelle offers its members non-professional accident insurance, which covers treatment costs in the event of an accident that occurs outside of the professional setting. This coverage can be optionally supplemented by subscribing to a death benefit and/or disability benefit.

In the event of an accident, if no other insurance intervenes, the accident insurance can cover the full costs, provided that the accident is not included in the exclusions. Only Swiss residents and residents of neighboring France can benefit from the insurance.



### Benefits

The following benefits can be selected individually:

**Unlimited treatment costs for 5 years following an accident:** The medical expenses necessary for the treatment of an accident are fully covered, with no amount limit, for a period of 5 years after the accident, ensuring complete care coverage.

**Lump sum in case of disability up to CHF 1 million following an accident:** In the event of disability resulting from an accident, a financial benefit of up to CHF 1 million is paid, providing substantial financial support to cover the long-term consequences of work incapacity.

**Lump sum in case of death up to CHF 1 million following an accident:** In the event of accidental death, a benefit of up to CHF 1 million is paid to the beneficiaries, ensuring significant financial support for the deceased's family.

## Highlights

**Accident caused by third party:** When the basic insurance coverage does not cover costs related to an accident caused by a third party (intentional injuries, animal bites, sports accidents, school accidents), the accident insurance takes effect.

**Private room:** In the case of hospitalization, the accident insurance covers the stay in a private ward.

# Life insurance

Life insurance is proposed to civil servants living in Switzerland and provides financial protection for their families in the event of their death.

La Mobilière offers attractive rates for members of La Mutuelle and their spouses. If you are interested, please contact La Mutuelle, which will initiate contact with La Mobilière.



## Highlights

**Lump sum in case of death up to CHF 500,000:** In the event of the insured's death, a benefit may be paid to his/her beneficiaries, ensuring financial support to cope with the consequences of such an event.

# How to contact La Mutuelle

For further information or advice, please contact La Mutuelle as follows:

## For information or personalized face-to-face advice

**Client Support Center (CSC)**  
**United Nations Office, Geneva**  
**Building H, Palais des Nations**

Daily from 10:00 am to 1:00 pm

## For information or advice by telephone

Daily from 8:00 am to 12:00 pm

Telephone: +41 22 917 99 99 - Press 7

[gpafl@un.org](mailto:gpafl@un.org)  
[www.lamutuelle.org](http://www.lamutuelle.org)