

# CH'S Bull'

## BULLETIN OF THE CERN HEALTH INSURANCE SCHEME

No. 54 – JUNE 2025



### UNIQA MESSAGE

Vaccinations  
at pharmacies



### STATISTICS

Statistics 2024



### PREVENTION

Understanding  
and embracing  
our emotions



### INFORMATION

Medgate



## EDITORIAL

Dear members,

This spring's issue of the CHIS Bull' is, as every year, an opportunity to take stock of the past financial year – in particular by looking at the statistics and financial health of our Scheme.

Unsurprisingly, healthcare costs rose by more than 7%, both for the CHIS and for Switzerland as a whole. As a result, the health insurance component of our Scheme has gone into deficit, after 13 years of surpluses.

Fortunately, the good performance of the CHIS Fund, with a return in excess of 3%, more than made up for this shortfall.

The rise in expenses is mainly due to the ageing of the population – which means more frequent and more costly care – and to advances in medical technology, with treatments becoming more effective but also more expensive.

I urge you to read the next article, which details the increases by type of care, particularly in the areas of mental health (an increasingly important issue in Switzerland as elsewhere) and hospital care.

In this issue, you'll also find an article from our Medical Service on understanding and managing emotions – an essential way to improve well-being and communication in everyday life.

Lastly, UNIQA, our third-party administrator, provides information on vaccination in pharmacies and rapid diagnostic tests (RDTs), depending on whether they are carried out in France or Switzerland.

I wish you and your loved ones a wonderful summer.

Happy reading.

### CARMELO SAITTA

Strategic Adviser to the Director-General on health insurance matters  
Chair of the CHIS Board



## CHIS BOARD MEMBERS 2025

**The CERN Health Insurance Scheme Board (CHIS Board) is a sub-group of the Standing Concertation Committee (SCC) responsible for the preparatory work preceding concertation at the SCC on proposals for adjustments to the CERN Health Insurance Scheme (CHIS) submitted to the Board by the Strategic Advisor. The Board is also kept regularly informed about the Scheme's operations.**

Some of the members of the CHIS Board are appointed by the Management and others by the Staff Association and the CERN Pensioners' Association (GAC).

### STRATEGIC ADVISOR AND CHAIRPERSON: CARMELO SAITTA (FAP)

**MEMBERS APPOINTED  
BY THE MANAGEMENT:**  
Sandrine Baudat (HR- CHIS  
Manager), Clara Gaspar (EP),  
Peter Jurcso (EN),  
Daniela Macina (EP)

**MEMBERS APPOINTED  
BY THE STAFF ASSOCIATION:**  
Vincent Brillault (IT),  
Joël Lahaye (EN)

**MEMBERS APPOINTED BY THE CERN  
PENSIONERS' ASSOCIATION:**  
Claude Genier, Morna Robillard

**STANDING INVITATIONS TO ATTEND:**  
Roberto Buquicchio (HR Legal  
Advice), Walid Fadel (Medical  
Service), Raphaël Otzenberger  
(Medical Service)

**SECRETARY**  
Rebecca Wood (HR)



## UNIQA MESSAGE

For several years now, France and Switzerland have been following a policy of skills transfer to pharmacies so as to relieve overcrowding in doctors' surgeries and to improve prevention. Here is an overview of two of these services and how they are covered by the CHIS.

Vaccines have become much more accessible thanks to the proximity and extended opening hours of your local pharmacy, where it is easy to get yourself vaccinated without an appointment.

- **In France:** since August 2023, pharmacists have been allowed to prescribe and administer all the vaccines in the official inoculation schedule, except for those destined for immunocompromised individuals.
- **In Switzerland:** since 2024, pharmacies have been administering the vaccines recommended by the Swiss vaccination plan, with the costs covered by the compulsory health insurance scheme (AOS). This activity will be stepped up in the coming years as part of the cost containment measures approved in March 2025.

Although the two countries have similar approaches, they differ with respect to the types of vaccines and the conditions of access and reimbursement. In Switzerland, for example, pharmacies can administer certain vaccines without a prescription, but **a prescription is required to obtain reimbursement**; in France, by contrast, for the same vaccines, a prescription issued by a pharmacist opens the entitlement to reimbursement. Under the CHIS Regulations, the conditions in force in the country where the vaccination is dispensed apply to the UNIQA reimbursements. **It is therefore essential to check the rules in the country concerned with your pharmacist:** ask them if the vaccine is reimbursed by the country's health insurance scheme and under what conditions (e.g. age restrictions or obligation to have a doctor's prescription).

EXAMPLES OF VACCINES		
Vaccine	France	Switzerland
COVID-19	No prescription required, no age restrictions	Prescription required, no restrictions relating to age or risk factors
Influenza	No prescription required, but some restrictions relating to age or risk factors apply	Prescription required and some restrictions relating to age or risk factors apply
MMR	No prescription required, but some restrictions relating to age or risk factors apply	Prescription required and some restrictions relating to age or risk factors apply
HPV	Fully reimbursed by the CHIS, no prescription required, no conditions apply.	
Zona	No prescription required, but some restrictions relating to age or risk factors apply	Prescription required and some restrictions relating to age or risk factors apply
Tick-borne encephalitis (TBE)	Not reimbursed	Prescription required, no restrictions relating to age or risk factors

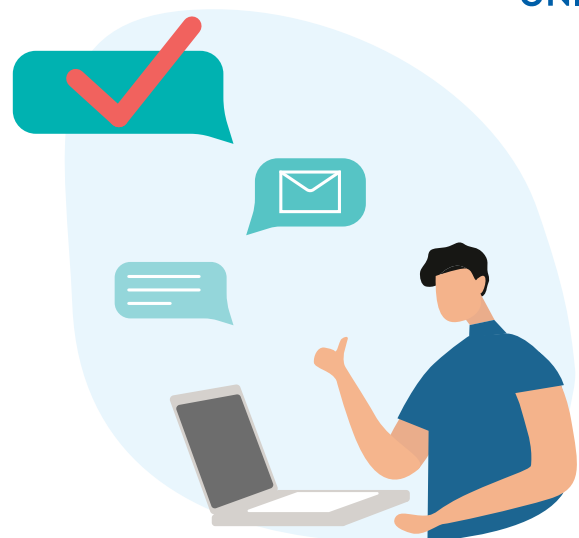
### Tests and screening – Pharmacies offer rapid diagnostic tests (RDT)

Rapid diagnostic tests (RDTs) offer many benefits for patients and healthcare systems alike. They produce results in minutes, facilitating the fast and effective treatment of acute infections. RDTs can be taken in pharmacies without an appointment, thereby decentralising healthcare and make screening more accessible. Their accuracy helps to quickly distinguish between bacterial and viral infections, thus reducing the inappropriate use of antibiotics and helping in the fight against antibiotic resistance.

As well as being quick and accessible, RDTs are simple and uninvasive, thus enhancing the patient experience. They also play a crucial role in preventing and controlling epidemics, while raising patient awareness of the importance of screening and disease prevention.

Here too, France and Switzerland have similar approaches but different rules, so we advise you check with your pharmacist.

- **In France** pharmacies offer a **cystitis RDT** for the early detection of a urinary infection, and a **sore throat RDT** to determine whether the infection is viral or bacterial in origin. Both tests can be prescribed directly by the pharmacist and are reimbursed by the CHIS.
- **In Switzerland** pharmacies offer an **influenza RDT** for the early detection of a flu infection, and a **sore throat RDT** to determine whether the infection is viral or bacterial in origin. Both tests must be prescribed by a doctor in order to be reimbursed by the CHIS. CHIS members can contact Medgate to obtain a prescription.



Every year, the CHIS Bull' examines the trends in healthcare reimbursement costs (HIS) and in long-term care benefits (LTC) during the previous year.



## DEMOGRAPHICS

The total population of the CHIS at the end of 2024 was stable compared with 2023. The slight increase in the number of Compulsory Members is offset by a fall in the number of insured pensioners and a sharp decline in the number of Post-Compulsory and Voluntary Members. We remind our readers that members of the personnel have no longer been entitled to join the system as Voluntary Members since September 2017.

INSURED POPULATION BY CATEGORY ON THE LAST DAY OF THE PERIOD					
MEMBERS	31.12.2023		31.12.2024		EVOLUTION 2023-2024
Compulsory members and their dependents	9 140	66.0%	9 339	67.0%	2.18%
Pensioners and their dependents	4 405	31.8%	4 310	30.9%	-2.16%
Post-compulsory members and their dependents	194	1.4%	188	1.3%	-3.09%
Voluntary members and their dependents	114	0.8%	102	0.7%	-10.53%
Total	13 853	100%	13 939	100%	0.62%

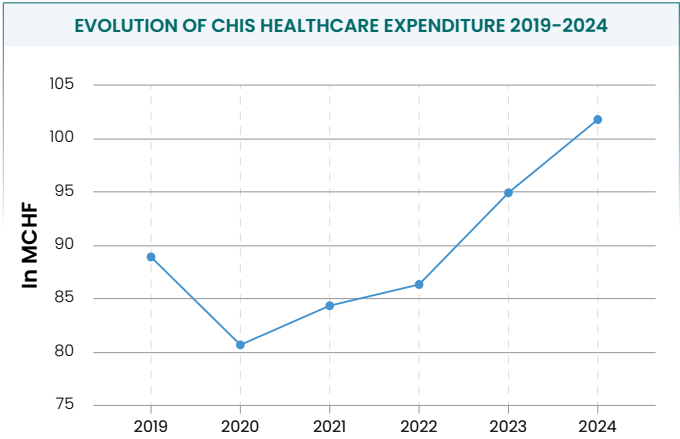


## THE REIMBURSEMENT OF HEALTHCARE EXPENSES REACHES NEW HEIGHTS

**Total expenditure in 2024: 101 704 232 CHF**

Healthcare expenditure hit a new record high of nearly 102 million Swiss francs. Reimbursements rose by an unprecedented 9.8% in 2023, and increased further, by 7.2%, in 2024. A similar trend was observed in Switzerland, where healthcare spending hit record levels in 2024.

TOTAL HEALTHCARE COSTS REIMBURSED 2019-2024		
Year	in CHF	Evolution %
2019	88 971 369	
2020	80 674 690	-9.3%
2021	84 471 515	4.7%
2022	86 433 375	2.3%
2023	94 904 233	9.8%
2024	101 704 232	7.2%



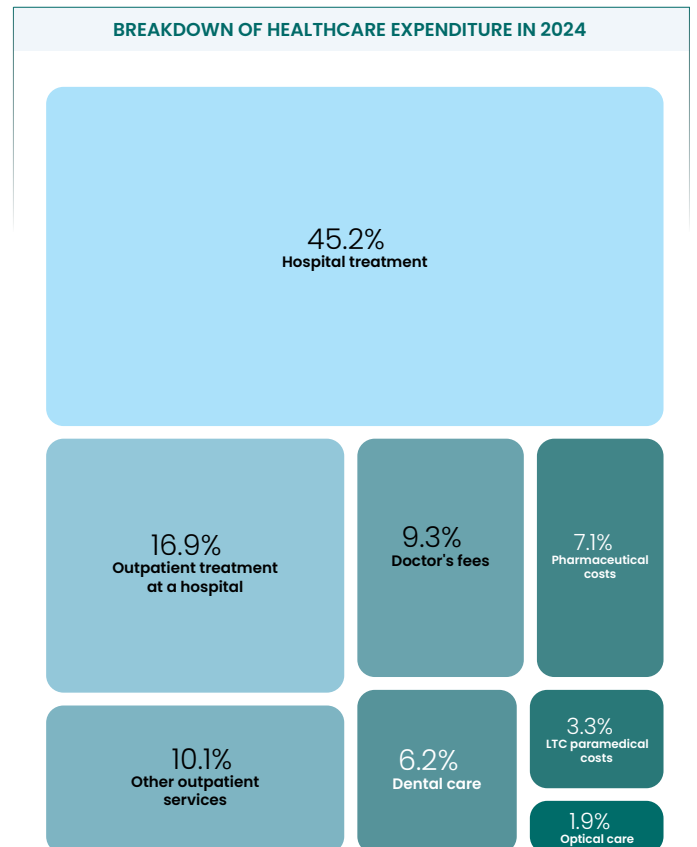
### How can this increase be explained?

We focussed our attention on Switzerland because that is where we do most of our spending. The increase in healthcare spending in Switzerland is mainly due to a rise in the volume of services provided and consumed, rather than to price changes or other cost factors. For its part, the CHIS saw a significant rise in the total number of bills submitted in 2024 (+ 7%), although the number of CHIS Members remained the same, which reflects an increased use of healthcare services.



## BREAKDOWN OF HEALTHCARE EXPENDITURE IN 2024

Healthcare expenditure in CHF	2023	2024	Evolution 2023-2024
<b>Doctor's fees</b>	9 189 076	9 458 970	2.9%
<b>Pharmaceutical costs</b>	6 613 010	7 184 408	8.6%
<i>Outpatient treatment at a hospital</i>	17 421 275	17 214 213	1.2%
<i>Medical Imaging</i>	864 917	872 773	0.9%
<i>Medical analyses</i>	2 314 684	2 433 042	5.1%
<b>Outpatient treatments Sub-total</b>	<b>20 600 875</b>	<b>20 520 028</b>	<b>-0.4%</b>
<b>Medical auxiliaries (physiotherapists, nurses...)</b>	2 902 119	2 807 861	-3.2%
<b>Speech therapist</b>	118 672	139 851	17.8%
<b>Home nurses</b>	119	0	-100%
<b>Psychotherapist +18 *</b>	350 207	761 672	117.5%
<b>Psychotherapist -18</b>	119 838	253 846	111.8%
<b>Hire or purchase of auxiliary appliances</b>	1 543 506	1 820 111	17.9%
<b>Transport costs</b>	587 351	503 241	-14.3%
<b>Ex gratia benefits</b>	44 572	31 433	-29.5%
<b>Dental treatment</b>	6 392 836	6 317 133	-1.2%
<i>Lenses, frame, contact lenses</i>	1 703 927	1 774 958	4.2%
<i>Refractive surgery</i>	125 193	160 062	27.90%
<b>Optical expenses sub-total</b>	<b>1 829 121</b>	<b>1 935 021</b>	<b>5.8%</b>
<b>Spa cures/ Convalescence/ UAT</b>	282 791	199 037	-29.6%
<b>LTC paramedical costs</b>	3 064 476	3 376 167	10.2%
<b>Prevention</b>	182 989	225 040	23.0%
<b>Infertility treatment</b>	155 136	159 719	3.0%
<b>Outpatient costs sub-total</b>	<b>53 976 694</b>	<b>55 693 539</b>	<b>3.2%</b>
<b>Public hospital</b>	11 514 502	13 515 737	17.4%
<b>Approved private hospital</b>	29 243 384	32 405 208	10.8%
<b>Non-approved private hospital</b>	169 597	89 539	-47.2%
<b>Hospital treatment sub-total</b>	<b>40 927 539</b>	<b>46 010 693</b>	<b>12.4%</b>

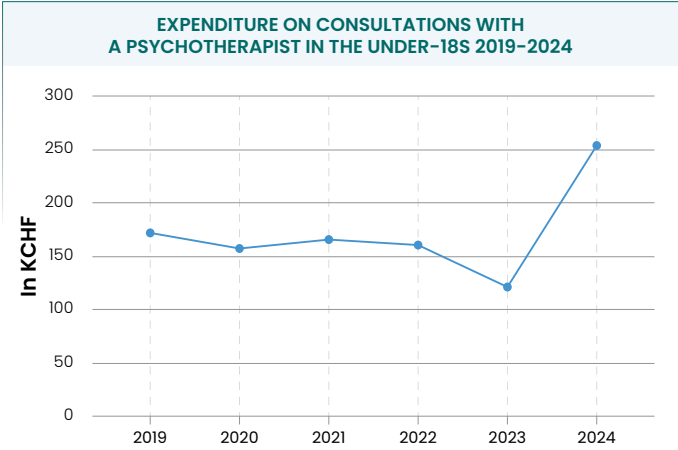


\* introduced in May 2023

PSYCHOTHERAPY COSTS FOR UNDER-18S

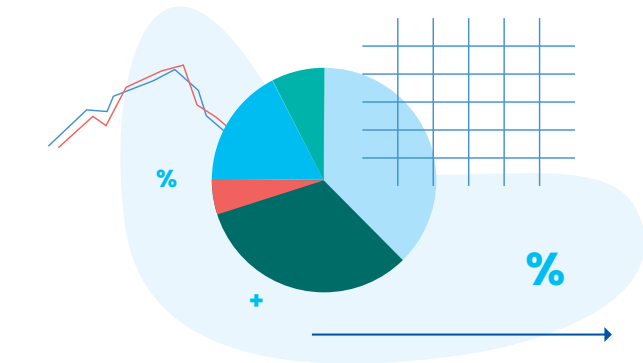
The mental health of adolescents is increasingly viewed as a major global issue, and concerns are growing about its impact on young people. According to the World Health Organization (WHO), one in seven adolescents suffers from a psychological disorder, with anxiety, depression and behavioural problems being the most common symptoms<sup>1</sup>. It is often pointed out that mental health problems among adolescents have been exacerbated by factors such as the COVID-19 pandemic, social isolation, increased stress and the social networks.

In 2024, the CHIS recorded a +111.8% increase in expenditure on mental health support from psychologists or psychotherapists for young people under the age of 18.



A study in the journal REISO highlights the urgent need for proactive mental health services tailored to the needs of young people. It points out that mental health problems often begin in adolescence, making early intervention essential for long-term well-being<sup>2</sup>. Clearly, the mental health of adolescents requires permanent attention in order to preserve the emotional and psychological well-being of young people.

Mental health is an essential component of general health, and we would like to remind members of the personnel that the CERN Medical Service provides information and resources on this subject on its website.



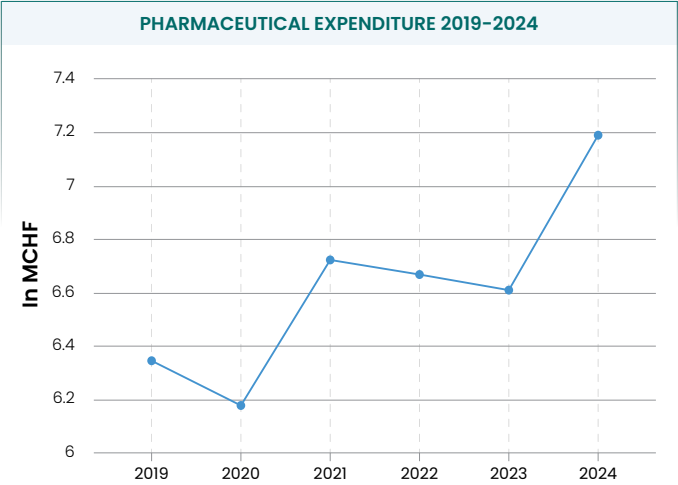
<sup>1</sup> Mental health of adolescents  
<sup>2</sup> REISO - Enfance et jeunesse - Santé mentale des jeunes : quelles priorités ?

PHARMACEUTICAL EXPENDITURE: ON THE RISE

In 2024, pharmaceutical expenditure rose by +8.6% compared to 2023 to over 7 million Swiss francs. A similar increase in costs was recorded in 2021, after the pandemic, with a +9% increase on the previous year, although total expenditure in that year remained well below 7 million Swiss francs.

The CHIS is not alone in seeing a spectacular rise in pharmaceutical expenses; the Swiss healthcare system has also felt significant pressure from the cost of medicine. This rise can be attributed to the arrival on the market of expensive new drugs, targeting complex conditions that require more frequent and longer-term pharmaceutical treatment.

As mentioned in the October 2024 issue of the CHIS Bull', the cost of medicine in Switzerland remains significantly higher than in neighbouring European countries, with generic and biosimilar drugs 45.3% and 29.9% respectively more expensive than the average prices in other countries. We would like to remind Members that medicine can also be purchased outside Switzerland.



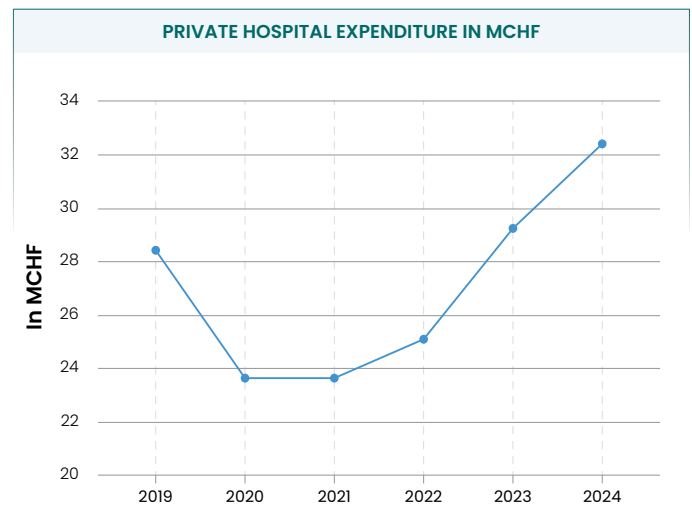
Year	Total reimbursement	Evolution %
2019	6 343 208	
2020	6 179 279	-2.6%
2021	6 721 795	8.8%
2022	6 664 277	-0.9%
2023	6 613 010	-0.8%
2024	7 184 408	8.6%

## HOSPITAL CARE: ON THE RISE

As in 2023, we saw a marked increase in hospital expenses, particularly for stays in private hospitals. With a total in excess of 32 million Swiss francs in 2024, this accounted for almost 32% of all the year's reimbursements. As we reported in the October issue of the CHIS Bull', the introduction in 2023 of a new tariff system, the DRG (All Patient Diagnosis-Related Groups), for private hospitals could further distort spending figures in 2024, as the model continues to stabilise. The CHIS saw a similar effect in the years following the implementation of the DRG in the public sector in 2012. However, the increase does demonstrate that hospitals remain an important part of healthcare spending.

Admissions to private hospitals in Switzerland account for a significant share of the increase in healthcare spending. For the CHIS, 97% of private hospital admissions were in Switzerland. Reimbursements for admissions to semi-private hospital rooms also increased by 32%. With generally shorter waiting times and quicker access to treatment, it is clear that private healthcare is attractive for patients on both sides of the border, since around 70% of our Members residing in France are treated in Switzerland.

Although we can see a year-on-year increase in private hospital expenditure, more and more outpatient care is being provided, and this could pave the way for a future decline in costly hospital admissions.



## LONG-TERM CARE (LTC): A SHARP INCREASE

In 2024, the number of Members receiving long-term care rose by 10% over 2023. This means that 1281 Members in total have received LTC since it was introduced in 2001. LTC enables Members to maintain their quality of life and shields them from the financial burden of dependency-related medical expenses.

Daily allowances for all three levels of dependence have risen by 18.7%, with moderate dependence seeing the greatest rise (+22.9%) compared to 2023. This trend can also be seen in Switzerland and other high-income European countries, where the healthcare sector is facing increasing pressure and higher costs due to longer periods of disability in an ageing population with a higher life expectancy.

	2023		2024		
Level of dependence	Number of beneficiaries 31.12.2023	Daily allowance (CHF)	Number of beneficiaries 31.12.2024	Daily allowance (CHF)	Evolution 2023-2024
Low	106	2 036 573	117	2 299 116	12.9%
Moderate	123	3 110 270	149	3 822 461	22.9%
High	118	4 502 698	115	5 336 942	18.5%
<b>Total</b>	<b>347</b>	<b>9 649 540</b>	<b>381</b>	<b>11 458 519</b>	<b>18.7%</b>

## CHIS FINANCIAL PERFORMANCE: AN INCREASE IN HIS EXPENDITURE IN 2023 AND GOOD PERFORMANCE OF THE FUND

As in 2023, contributions (and thus income) increased by 1.67%, due in particular to contributions from Compulsory Members, who were more numerous in 2024.

On the expenditure side, the sharp increase seen in 2023 continued!

The result is that the budget outturn was considerably lower (-5.2 MCHF) compared to 2023, which was still in surplus 3.8 MCHF), representing a fall of 9 MCHF.

## CHIS FUND: THE UPWARD TREND IN FUND PERFORMANCE SEEN IN 2023 CONTINUES!

The fund's yield returned to positive territory (+1.98%) in 2023 following a very difficult year in 2022 and continued to improve in 2024 with an average yield of +3.41%, corresponding to a gain of 9 million CHF.

As of December 31, 2024, the fund held CHF 214.5 MCHF for the HIS component and 102 MCHF for the LTC component (compared to 211.7 MCHF for the HIS and 100.1 MCHF for the LTC in 2023).

The overall value of the funds has thus risen by 1.49% (+4.7 MCHF), with the HIS rising by +1.31% and the LTC by +1.87%.

## HEALTH CARE PROVIDERS APPROVED BY THE CHIS

HOSPITAL, CLINIC OR MEDICAL NETWORK	WEBSITE	LOCATION	ACTIVITY AREA
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### IN SWITZERLAND

**Approved Public Hospitals** – all public hospitals are approved. The list below is not exhaustive and lists only public hospitals in the local area. Please contact UNIQA to know the status of any hospital not in this list.

HUG – Hôpitaux Universitaires de Genève	<a href="http://hug-ge.ch">hug-ge.ch</a>	GENEVA	All
CHUV – Centre Hospitalier Universitaire Vaudois	<a href="http://chuv.ch">chuv.ch</a>	LAUSANNE, PRANGINS, PRILLY, YVERDON-les-BAINS	All
Hôpital ophtalmique Jules-Gonin (CHUV)	<a href="http://ophtalmique.ch">ophtalmique.ch</a>	LAUSANNE	All ophthalmologic care, including emergencies, Refractive surgery
Hôpital fribourgeois HFR Fribourg	<a href="http://h-fr.ch">h-fr.ch</a>	FRIBOURG	Hospitalisation, outpatient treatment

**Approved Private Hospitals** – this list is exhaustive i.e. only the private hospitals listed below are approved.

Clinique de JOLIMONT (HUG)	<a href="http://hug-ge.ch/joli-mont">hug-ge.ch/joli-mont</a>	GENEVA	Convalescence, Medical or surgical treatment, follow-up
HIRSLANDEN Group clinics	<a href="http://hirslanden.ch">hirslanden.ch</a>	Several locations	Different areas of activity in different clinics
Clinique des GRANGETTES	<a href="http://hirslanden.ch">hirslanden.ch</a>	CHENE-BOUGERIE	General healthcare services, Surgery, Maternity
Clinique LA COLLINE	<a href="http://hirslanden.ch">hirslanden.ch</a>	GENEVA	Surgery, Dermatology, Gastroenterology, Gynaecology, Orthopaedics, Urology, Psychiatry
Clinique de MAISONNEUVE	<a href="http://www.clinique-maisonneuve.ch">www.clinique-maisonneuve.ch</a>	CHATELAINE	Convalescence, Medical or surgical treatment, follow-up
Clinique du GRAND SALEVE	<a href="https://www.grand-saleve.ch/">https://www.grand-saleve.ch/</a>	VEYRIER	Psychiatry, Convalescence and oncology
Hôpital de LA TOUR	<a href="http://la-tour.ch">la-tour.ch</a>	MEYRIN	General healthcare services, Surgery, Maternity, Gynecology, Cardiology, Sports medicine
Clinique de LA PLAINE	<a href="http://laplaine.ch/">laplaine.ch/</a>	GENEVA	Hospitalisation, outpatient care
Clinique BOISBOUGY	<a href="http://bois-bougy.ch">bois-bougy.ch</a>	NYON	Functional rehabilitation, Convalescence, Geriatrics
Clinique LA LIGNIERE	<a href="http://la-ligniere.ch">la-ligniere.ch</a>	GLAND	Cardiovascular rehabilitation, Functional rehabilitation, Psychiatry, Internal medicine
Clinique LA METAIRIE	<a href="http://lametairie.ch">lametairie.ch</a>	NYON	Psychiatry Psychotherapy, Addictions
Clinique GENEVOISE DE MONTANA (HUG)	<a href="http://cgm.ch">cgm.ch</a>	CRANS-MONTANA	Internal medicine, Psychosomatic medicine, Rehabilitation, Pain treatment
Swiss Medical Network (SMN)*	<a href="http://Swiss Medical Network">Swiss Medical Network</a>	SWITZERLAND	Various, depending on location
ARCHIMED NATIONS	<a href="https://www.archimed.ch/nations/">https://www.archimed.ch/nations/</a>	GENEVA	General healthcare services, Orthopaedics, pneumology, neurosurgery, Gynaecology, proctology, Pediatrics, Digestive surgery, Psychology & dietary psychotherapy
CLINIQUE LES HAUTS D'ANIÈRES	<a href="https://www.leshautsdanieres.ch/">https://www.leshautsdanieres.ch/</a>	ANIÈRES	Rehabilitation, Convalescence, Geriatrics

### IN FRANCE

**Approved Public Hospitals** – all public hospitals in France are approved. The list below is not exhaustive and lists only public hospitals in the local area. Please contact UNIQA to know the status of any hospital not in this list.

Centre Hospitalier Alpes-Léman (CHAL)	<a href="http://ch-alpes-leman.fr">ch-alpes-leman.fr</a>	CONTAMINE sur ARVE	General healthcare services, Surgery, Intensive care, Maternity and paediatrics
Centre Hospitalier Annecy Genevois (CHANGE)	<a href="http://ch-annecygenevois.fr">ch-annecygenevois.fr</a>	ANNECY SAINT-JULIEN EN GENEVOIS	General healthcare services, Surgery, Intensive care, Maternity and paediatrics, Psychiatry, Hospitalisation at home
Hôpitaux du Léman (Georges Pianta)	<a href="http://hopitauxduleman.fr">hopitauxduleman.fr</a>	THONON LES BAINS	General medicine, Surgery, Geriatrics, Maternity and paediatrics, Psychiatry, Hospitalisation at home

\*Clinics of the SMN: Clinique de Genolier (VD), Clinique de Montchoisi (VD), Clinique de Valère (VS), Clinique Générale St-Anne (FR), Clinique Générale-Beaulieu (GE), Clinique Montbrillant (NE), Clinique Valmont (VD), Hôpital de la Providence (NE), Hôpital du Jura Bernois (JU), Nescens Clinique de Genolier (VD), Klinik Pyramide am See (ZH), Private Clinic Belair Schaffhausen (SH), Private Clinic Bethanien (ZH), Private Clinic Lindberg (ZH), Private Clinic Obach (SO), Private Clinic Siloah (BE), Private Clinic Villa Im Park (AG), Rosenklinik (SG), Schmerzklinik Basel (BS), Clinica Sant'Anna (TI), Clinica Ars Medica (TI).



HOSPITAL, CLINIC OR MEDICAL NETWORK	WEBSITE	LOCATION	ACTIVITY AREA
Centre hospitalier de Bourg-en-Bresse	<a href="http://ch-bourg-en-bresse.fr">ch-bourg-en-bresse.fr</a>	BOURG EN-BRESSE	General healthcare services, Surgery, Oncology, Intensive care, Maternity and paediatrics, Geriatrics
Centre hospitalier d'Hauteville	<a href="http://chph.org">chph.org</a>	HAUTEVILLE LOMPNES	Rehabilitation, Convalescence, Geriatrics, Addictions
Centre hospitalier du Haut Bugey	<a href="http://www.ch-hautbugey.fr">www.ch-hautbugey.fr</a>	OYONNAX	General medicine, Surgery, Maternity unit

**Approved Private Hospitals** – in France, most private hospitals are approved, as they have a tariff agreement with the national security scheme and applies similar tariffs to CHIS members. The list below is therefore not exhaustive and lists only some agreed private hospitals in the local area. Please contact UNIQA to know the status of any hospital not in this list.

Clinique Générale d'Annecy	<a href="http://clinique-generale.net">clinique-generale.net</a>	ANNECY	General healthcare services, Surgery, Maternity and paediatrics, Oncology, Radiology
Clinique d'Argonay	<a href="http://generale-de-sante.fr">generale-de-sante.fr</a>	PRINGY	Surgery, Medicine
Hôpital Privé Pays de Savoie	<a href="http://generale-de-sante.fr">generale-de-sante.fr</a>	ANNEMASSE	General healthcare services, Surgery, Intensive care, Maternity and paediatrics, Ophthalmology, Gastroenterology
Clinique des Vallées	<a href="http://cdv-inicea.fr">cdv-inicea.fr</a>	VILLE-LA-GRAND	Psychiatry
Clinique Dr. Convert	<a href="http://clinique-convert.fr">clinique-convert.fr</a>	BOURG-EN-BRESSE	General healthcare services, Surgery

## IN FRANCE AND SWITZERLAND

**Preferred outpatient care providers** – CHIS Members benefit from a tariff agreement.

SITEX	<a href="http://sitexsa.ch">sitexsa.ch</a>	PLAN LES OUATES LAUSANNE	Nursing services at home, Hospitalisation at home
PRESTISERVICES	<a href="http://presti-services.ch">presti-services.ch</a>	VESSY	Healthcare dispensed at home
Fondation Vaudoise pour le Dépistage du Cancer du Sein	<a href="http://brust-screening.ch">brust-screening.ch</a>	LAUSANNE	Breast cancer screening
Fondation Genevoise pour le Dépistage du Cancer du Sein	<a href="http://brust-screening.ch">brust-screening.ch</a>	GENEVA	Breast cancer screening
Fondation Genevoise pour le Dépistage du Cancer	<a href="http://swisscancerscreening.ch">swisscancerscreening.ch</a>	GENEVA	Colorectal cancer screening
Le Clos Chevalier	<a href="http://lecloschevalier.com">lecloschevalier.com</a>	ORNEX	Long-term care home with Alzheimer and shortstay units
Medical Center Magellan	<a href="http://www.magellan.ch">www.magellan.ch</a>	GENEVA VAUD	Multidisciplinary medical practices
Pure Clinic Centre médical et dentaire	<a href="https://pureclinic.ch/">https://pureclinic.ch/</a>	VERSOIX MARTIGNY elsewhere	Multidisciplinary medical practices
Vision future Suisse	<a href="http://visionfuturesuisse.ch">visionfuturesuisse.ch</a>	NYON	Ophthalmological consultations Outpatient eye surgery
Clinique de l'oeil ONO SA Genève	<a href="http://visionfuturesuisse.ch">visionfuturesuisse.ch</a>	Several locations	ophthalmology
Biogroup Mirialis	<a href="https://biogroup.fr/mirialis/">https://biogroup.fr/mirialis/</a>	74 and 01	Laboratory analysis

## IN FRANCE AND SWITZERLAND

**Preferred outpatient care providers** – CHIS Members benefit from a tariff agreement.

Pharmacie de la Poterie	<a href="http://pharmaciedelapoterie.e-pharmacie.pro/">pharmaciedelapoterie.e-pharmacie.pro/</a>	FERNEY-VOLTAIRE	Pharmacy
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## UNDERSTANDING AND EMBRACING OUR EMOTIONS

*Harnessing the power of emotions is key to improving our well-being and the way we communicate with others.*

Emotions are an essential part of human experience, influencing our thoughts, decisions and relationships. They are not simply impulses to be managed, but valuable cues that help us to overcome life's challenges and adapt to our environment. By understanding and embracing our emotions, we can improve our relationships and our well-being and enrich our personal and professional lives.

**Every emotion has a purpose.** Anger can be the result of an injustice, while sadness can be a response to loss. Rather than classifying emotions as "good" or "bad", it's more useful to think of them as information that enables us to react appropriately, provided that we use it wisely. We generally say that emotions are either positive (hope, tenderness, love, relief, euphoria, etc.) or negative (shame, guilt, rejection, nostalgia, etc.), according to whether they give us pleasure or bring us unhappiness. Acknowledging emotions, rather than suppressing them, helps us to take good decisions and improves our understanding of those around us.

**In our daily lives, emotions have a big impact on our job satisfaction, the way we communicate and our overall performance.** Positive emotions boost motivation and resilience, making us more effective. If we fail to keep our negative emotions in check, however, particularly in stressful situations, they can lead to burnout, lower productivity and interpersonal difficulties. Developing our emotional intelligence, i.e. the ability to recognise, interpret and regulate our emotions and those of others, is therefore essential.

**Practical strategies for managing emotions** include identifying personal triggers, practising empathy and adopting assertive communication. Techniques such as deep breathing, positive thinking and taking regular breaks can also help to reduce stress. Cultivating self-awareness and self-compassion makes it easier to overcome obstacles, fostering a more positive working environment for everyone.

Ultimately, emotions are our allies on the road to personal and professional growth. By making room for them and allowing them to guide us, we can help to make everyday life less stressful for ourselves and for others.





## MEDGATE: YOUR 24/7 REMOTE DOCTOR – FOR CHIS MEMBERS

As a Member of the CERN Health Insurance Scheme (CHIS), you benefit from free access to Medgate, a telemedicine service available 24/7. Wherever you are, you can obtain a medical consultation by telephone or via the Medgate mobile application.

### What services does Medgate offer?

- Medical consultation by phone or app
- Remote diagnosis by qualified doctors
- Prescriptions sent directly to the pharmacy
- Recommendation of the nearest doctor or health centre
- Organisation of emergency assistance if necessary
- First aid advice by phone (CPR, etc.)

### Available in Switzerland & France

The service operates in Switzerland and, subject to conditions, in France (prescriptions, guidance). **In the event of a life-threatening emergency, always contact the local emergency services.**

### How much does it cost?

- The cost of a teleconsultation is 65 CHF.
- UNIQA pays Medgate directly
- You will only be billed for the costs payable by the insured party (FCA).

### How do I get started?

1. Download the Medgate app (iOS/Android)
2. Create an account with your e-mail address
3. Verify your identity with a passport or identity card
4. Add UNIQA as your insurer and enter your CHIS insurance number
5. Access all services 24/7

One number for all your needs: **+41 22 718 63 77**

This number gives you access to **Medgate and UNIQA Assistance** (medical services, assistance abroad, hospitalisation, etc.). it also appears on your CHIS insurance card and in the myUNIQA app. With Medgate, you have a doctor at your fingertips, day and night.





## CHIS BULL' MESSAGE

### TEMPORARY RELOCATION OF UNIQA OFFICE TO BUILDING 55

We would like to remind you that the UNIQA office, on the Meyrin site, has been temporarily moved to Building 55 at Entrance B.

The UNIQA office will be in Building 55 from 8 April 2025 until the end of the refurbishment in the Main Building expected in October 2025.

Parking at Entrance B is limited to 30 minutes and there is an accessibility parking place available.

The UNIQA letterbox has been installed in Building 55 and it is accessible only during the help desk opening hours.

One can also be found on the ground floor in building 33 – CERN Community Support Centre (CCSC) and it is accessible from 7 a.m. to 6.30 p.m. from Monday to Friday.

It is also possible to send documents to UNIQA by internal mail.



## CONTACTS AND USEFUL LINKS

<https://chis.cern/>

General information, procedures, forms, Rules and other official Documents

[MyUNIQA.ch](https://myuniqa.ch)

Your reimbursements, periodic statements, cards and insurance certificates

### OFFICE HOURS – UNIQA

**CERN**, Building 55 (temporary relocation – until October 2025)

**Open** From Monday to Friday from 9 a.m. to 1 p.m., and from 2 p.m. to 4 p.m. on Tuesdays and Thursdays.

**Geneva** : Avenue de la Praille 26, CH – 1227 Carouge

**Open** Monday to Friday from 8 a.m. to 12.30 p.m. and from 1.30 pm to 5pm.

### UNIQA is at your service if you require any more information

Tel.: +41 (0)22 718 63 00 or 72730 from a CERN telephone

E-mail: [uniqa@cern.ch](mailto:uniqa@cern.ch)

### SHIPID SERVICE

Please address all questions concerning the Spouse Health Insurance and Professional Income Declaration (SHIPID) or your supplementary contributions to: [chis.shipid@cern.ch](mailto:chis.shipid@cern.ch)

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