



Information on compulsory health insurance in Switzerland

— 1st October 2024 —

This memorandum is for the attention of staff members, fellows and students whose administrative status changes because they

- are taking up their duties at CERN and are resident or are taking up residence in Switzerland, or
- are moving to Switzerland while holding a CERN contract, or
- are retiring in Switzerland.

In any of the above circumstances, family members and, in the case of retirement, the retirees themselves will be subject to the compulsory health insurance in Switzerland, unless they apply for exemption during the three months following the change in their administrative status. Failure to complete this formality could have major consequences for people in these situations; staff members, fellows and students whose administrative status changes are therefore encouraged to read carefully the section below corresponding to their specific change of administrative status.

For specific questions concerning compulsory health insurance in Switzerland, please contact the health insurance service of the canton of your place of residence:

- for the Canton of Geneva: **Service de l'assurance-maladie**; Route de Frontenex 62; 1207 Genève; Tel. +41 22 546 19 00
- for the Canton of Vaud: **Office vaudois de l'assurance-maladie**; Ch. de Mornex 40; 1014 Lausanne; Tel. +41 21 557 47 47; E-mail info.ovam@vd.ch.

Specific information on the health insurance of family members of new staff members, fellows and students¹ who are resident or about to take up residence in Switzerland.

As of the first day of your CERN contract, your family members are automatically and compulsorily affiliated to the CERN Health Insurance Scheme (CHIS²). Like you, they thus benefit from a health insurance cover and high-quality health-care benefits valid throughout the world.

However, this does not necessarily dispense them from their obligations under Swiss law deriving from the fact that they reside or are taking up residence in Switzerland. This applies whether they have Swiss nationality or hold or continue to hold a B- or C-type residence permit. In such cases, they become or remain subject to the obligation to contract insurance cover in Switzerland with a LAMal³ insurance provider, unless they apply for exemption. Applications for exemption must be lodged during the three months following the date when you took up your duties at CERN. Please note that it is not possible to revoke the exemption or the renunciation of an exemption. For information on the procedure to be followed in this respect and to obtain the necessary documents, please contact UNIQA⁴ directly.

However, if your family members benefit, like you, from the privileges conferred by international law and thus hold a “*Carte de légitimation*” issued by the DFAE⁵, or a Ci permit, they are not or are no longer subject to the obligation to contract health insurance cover with a LAMal provider. If they were previously affiliated with such a provider, they are entitled to request cancellation of their contract as of the day on which you took up your duties at CERN (any premiums paid since that day will be reimbursed). Applications for cancellation must be lodged during the three months following the date on which you took up your duties at CERN. For information on the procedure to be followed in this respect and to obtain the necessary documents, please contact UNIQA directly.

¹Students who were subject to compulsory health insurance in Switzerland before taking up their duties at CERN will remain so; this memorandum therefore does not apply to them or their family members.

²CERN Health Insurance Scheme - CHIS

³ Loi fédérale sur l'assurance-maladie (<https://www.admin.ch/opc/fr/classified-compilation/19940073/index.html>)

⁴UNIQA is the the Third-Party Administrator of the CHIS (see <http://cern.ch/go/P6pQ>)

⁵ Département fédéral des affaires étrangères - Swiss Federal Office for Foreign Affairs

Specific information on the health insurance of family members of staff members, fellows and students⁶ who move to Switzerland while holding a CERN contract

As of the first day of your CERN contract, your family members are automatically and compulsorily affiliated to the CERN Health Insurance Scheme (CHIS⁷). Like you, they thus benefit from a health insurance cover and high-quality health-care benefits valid throughout the world.

However, when you move to Switzerland, this does not necessarily dispense them from their obligations under Swiss law deriving from the fact that they are taking up residence in Switzerland. This applies whether they have Swiss nationality or are granted a B- or C-type residence permit. In such cases, they become subject to the obligation to contract insurance cover in Switzerland with a LAMal⁸ insurance provider, unless they apply for exemption. Applications for exemption must be lodged during the three months following the date on which you took up residence in Switzerland. Please note that it is not possible to revoke the exemption or the renunciation of an exemption. For information on the procedure to be followed in this respect and to obtain the necessary documents, please contact UNIQA⁹ directly.

However, if your family members benefit, like you, from the privileges conferred by international law and thus hold a “Carte de légitimation” issued by the DFAE¹⁰ or a Ci permit, they are not subject to the obligation to contract health insurance cover with a LAMal provider. If they were previously affiliated with such a provider, e.g. as a cross-border commuter “frontalier”, they are entitled to request cancellation of their contract as of the day on which you took up residence in Switzerland (any premiums paid since that day will be reimbursed). Applications for cancellation must be lodged during the three months following the date when you moved to Switzerland. For information on the procedure to be followed in this respect and to obtain the necessary documents, please contact UNIQA directly.

⁶Students of Swiss nationality or who are granted a B or C-type residence permit are subject to compulsory health insurance in Switzerland; this memorandum does not apply to them or their family members.

⁷CERN Health Insurance Scheme - CHIS

⁸Loi fédérale sur l'assurance-maladie (voir <https://www.admin.ch/opc/fr/classified-compilation/19940073/index.html>)

⁹UNIQA is the the Third-Party Administrator of the CHIS (see <http://cern.ch/go/P6pQ>)

¹⁰Département fédéral des affaires étrangères - Swiss Federal Office for Foreign Affairs

**Specific information on the health insurance of staff members who are retiring,
and their family members,
who are resident or are taking up residence in Switzerland.**

From the first day after the expiry of your CERN contract, if you decide to remain affiliated to the CERN Health Insurance Scheme (CHIS¹¹), your family members will automatically and compulsorily remain affiliated to the Scheme. They will thus continue, like you, to benefit from a health insurance cover and high-quality health-care benefits valid throughout the world.

However, this does not necessarily dispense you or your family members from your obligations under Swiss law deriving from the fact that you reside or are taking up residence in Switzerland. Indeed, you and your family members then become subject to the obligation to contract insurance cover in Switzerland with a LAMal¹² insurance provider, unless you and your family members¹³ expressly apply for exemption. Applications for exemption must be lodged **during the three months** following the expiry of your employment contract with CERN. Please note that it is not possible to revoke the exemption or the renunciation of an exemption. For information on the procedure to be followed in this respect and to obtain the necessary documents, please contact UNIQA¹⁴ directly.

¹¹CERN Health Insurance Scheme - CHIS

¹² Loi fédérale sur l'assurance-maladie (voir <https://www.admin.ch/opc/fr/classified-compilation/19940073/index.html>)

¹³Family members who have previously been granted such an exemption remain exempt and therefore have no action to take.

¹⁴UNIQA is the the Third-Party Administrator of the CHIS (see <http://cern.ch/go/P6pQ>)