Refractive surgery

Who is eligible for refractive surgery reimbursement?

This benefit is only available to beneficiaries of normal coverage (Art. VIII 3.01) who have been affiliated for more than 12 months at the time the prior authorisation request is made (Annex I, item 10.b).

Can the surgery possibly take place in my home country?

Yes. As the coverage provided by the CHIS is worldwide, there is no territorial limitation.

What is the procedure to follow to obtain prior agreement?

A formal written request must be sent to the Third-Party Administrator (hereafter TPA- currently UNIQA) with a medical certificate from the ophthalmologist indicating the treatment, its justification, its duration and the expected result (Art. VI 3.03). Requests for prior approval must be submitted to UNIQA at least 14 calendar days before the medical expenses are incurred (Art. VI 3.02). The request can be sent by letter or email to uniqa@cern.ch.

Do we need to provide a quote?

No, it is not mandatory. However, it is always advisable to obtain a quote from the practitioner or the clinic.

In which language(s) can the medical documents be submitted?

Only in English, French or German.

Who takes the decision?

The decision is taken only by UNIQA's consulting medical practitioner. Claims specialists do not have access to your medical record and cannot provide you with information of this matter. In the absence of a response from the Third-Party Administrator within 14 calendar days, the request is deemed to have been accepted (Art. VI 3.02).

How is the reimbursement calculated?

The reimbursement is based on a maximum eligible **expense** of CHF 2,000 per eye. However, this does not necessarily mean that you will receive the full amount.

The amount reimbursed depends on the percentage of the annual costs borne by the insured member (FCA) threshold that you have reached at the time you submit your reimbursement claim. Depending on this percentage, the reimbursement ranges from CHF 1,600 (if you have reached 80% of the threshold) to CHF 2,000 (if you have reached 100% of the threshold) per eye.

What happens if I do not obtain a prior approval?

The costs incurred will not be reimbursed by the Scheme (Art. VI 3.04).