

CHIS Bull'

BULLETIN OF THE CERN HEALTH INSURANCE SCHEME

| N°51 – JUNE 2023



STATISTICS

Statistics 2022



PREVENTION

Healthy heart



UNIQA MESSAGE

UNIQA message



INFORMATIONS

New CHIS Rules,
Approved
providers



EDITORIAL

This year we are celebrating the 25th anniversary of this modest publication, which allows us to keep you – the 13 800 members of the CERN Health Insurance Scheme – regularly and directly informed, whether you are an active or retired member of the personnel or a family member.

What have been the most important developments since the last issue of the CHIS Bull' in October 2022?

In this spring issue, as usual, we report on the financial results of the previous year. As expected, the news is not great. Although the Scheme ended 2022 with a positive balance of 9 MCHF in spite of the continuing rise in healthcare expenses, the CHIS fund bore the brunt of the extreme turbulence that shook the financial markets and suffered a significant loss of 9% (compared to a gain of 3.8 % in 2021).

In other matters, the CHIS Rules have been modified twice since the beginning of this year:

The first amendment, introduced on 1 January 2023, consisted in the addition of a small but important new article (Article I 1.07), which concerns the guarantee of health insurance benefits in the event of the Organization's dissolution, until the cessation of the rights of the last member. This is a very welcome development!

The second amendment concerns enhanced reimbursement of treatment by psychologists/ psychotherapists. As you are aware, recourse to mental healthcare has increased significantly over recent years, especially since the COVID-19 pandemic, and it was important that this be adequately reflected in the CHIS Rules. The change that has been made consists in introducing a specific ceiling for treatment by psychologists/ psychotherapists, who are medical auxiliaries providing services on the basis of a medical prescription.

If you have any questions about this new ceiling and how it is applied, don't hesitate to contact our Third-Party Administrator, UNIQA.

This issue also contains other useful information, which I invite you to read: an article from the Medical Service on cardiovascular disease and how to reduce your risk of developing it, and a reminder from UNIQA of the assistance and telemedicine services available to you and how to contact them.

I hope you enjoy reading this issue and wish you a happy and healthy summer.

CARMELO SAITTA

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



CHIS BOARD MEMBERS 2023

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 CHAIR

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 AND THE CERN PENSIONERS' ASSOCIATION

Sébastien Evrard (EN), David Jacobs (GAC), Joël Lahaye (EN), Morna Robillard (GAC)

STANDING INVITATIONS TO ATTEND

Roberto Buquicchio (Legal Advice), Walid Fadel (Medical Service), Raphaël Otzenberger (Medical Service)

SECRETARY

Sophie Wanert-Calaga (HR)



A HEALTHY LIFESTYLE FOR A HEALTHY HEART

The size of a human fist, our heart is the primary organ of our circulatory system. Its main function is to pump blood around our body, control our heart rate and maintain blood pressure. Cardiovascular diseases (CVDs) are the leading cause of death worldwide: more people die each year from CVDs than from any other cause.

CVDs are a group of disorders of the heart and blood vessels and include coronary heart disease, cerebrovascular disease (strokes), rheumatic heart disease and other conditions. According to the World Health Organization (WHO), CVDs accounted for about 17.9 million deaths in 2019, that is 32% of all deaths worldwide. Women are particularly vulnerable. Heart attacks in women, which account for one-third of all female deaths globally, have worse outcomes and higher mortality than in men.

Awareness of cardiovascular risks and how to keep our hearts in good condition is essential to prevent these diseases and reduce the associated mortality rate.

REGULAR EXAMINATIONS

Heart health awareness begins with regular medical examinations which will help detect cardiovascular disease at an early stage or if you are at risk of CVDs. Common tests include blood pressure exams, blood tests, electrocardiograms, and heart ultrasounds. If you have not yet had such a check-up, consult your healthcare practitioner who will undertake the necessary checks and refer you to a cardiologist if needed.

UNDERSTANDING THE RISK FACTORS

The main risk factors for cardiovascular diseases are high blood pressure, smoking, diabetes, high cholesterol and obesity. Physical inactivity, poor diet and excessive alcohol consumption are further direct contributors to deteriorated heart health and therefore development of CVDs. Again women have generally higher risk factors than men, with 80% of those over 45 showing at least two. While some risk factors (such as ageing or hereditary factors) cannot be changed, there are many risks on which one can act to stay in optimal health.

KNOWING THE SYMPTOMS

Symptoms of cardiovascular disease can vary depending on the type of disease, but some common symptoms include sudden chest pain, shortness of breath, fatigue, palpitations, and pain in the arms, legs, neck or the jaw. If you experience any of these symptoms, seek medical advice immediately.

TAKE ACTION: KEEP YOUR HEART IN GOOD HEALTH

A healthy lifestyle is the best way to prevent cardiovascular disease, with all-round benefits.

- **EAT WELL:** A varied and balanced diet, privileging fresh produce, fruit and vegetables, while limiting fat and sugar intake will keep you energised, help you maintain a healthy weight and your heart in good condition.
- **GET ACTIVE:** reduce your risk of CVDs by taking regular exercise, preferably outdoors to maximise the benefits for body and mind. Any physical activity that raises your heart rate is beneficial. Adults of all ages should aim for at least 2.5 – 5 hours per week of moderate intensity or 1 – 2.5 hours per week of high intensity physical activity. Even if you cannot achieve these time recommendations, stay as active as possible: some activity is better than no activity!
- **TAME STRESS:** a busy lifestyle, with many demands on us can lead to varying degrees of stress, which when heightened can have lasting effects on your physical and mental health. Finding ways to manage one's stress is key for stable blood pressure, a healthy heart and general well-being. Ensure you identify the main stressors in your life, find ways to address the causes and make time for things you enjoy.
- **THE HEALING BENEFITS OF SLEEP:** ensure you get enough sleep to allow time for your body to rest and recharge.
- **PUT ALL CHANCES ON YOUR SIDE:** avoid or reduce tobacco and alcohol intake.

These recommendations are the key ingredients to the recipe for a healthy heart and a fulfilling life.

- **ATTEND THE CVD CAMPAIGN IN SEPTEMBER:** A dedicated campaign on CVD will be organised by the CERN Medical Service in September 2023, in collaboration with the Hôpitaux Universitaires de Genève (HUG). All details will be communicated in due course on <https://home.cern>, <https://chis.cern> and on the Medical Service website, <https://medical-service.web.cern.ch/>.

For several years now, the CHIS Bull' has been taking a look at the trends in healthcare reimbursement (HIS) and long-term care benefits (LTC) during the previous year.



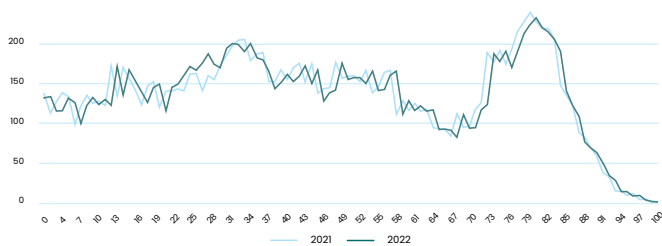
DEMOGRAPHICS

Following a drop in the number of CHIS members in 2020 and 2021, the overall CHIS population remained stable in 2022. As in 2021, the number of insured pensioners continued the downward trajectory that began in 2012. An increase in the number of post-compulsory members was offset by the continued fall in the number of voluntary members that began in September 2017, when the entitlement for associated members of the personnel (MPA) to join the CHIS as volunteer members ceased.

INSURED POPULATION BY CATEGORY ON THE LAST DAY OF THE YEAR

MEMBERS	31.12.2021		31.12.2022		EVOLUTION 2021-2022
	Number	Percentage of overall population	Number	Percentage of overall population	
Compulsory members and their dependants	8 969	64.9%	9 017	65.2%	0.54%
Pensioners and their dependants	4 546	32.9%	4 485	32.4%	-1.34%
Post-compulsory members and their dependants	175	1.3%	200	1.4%	14.29%
Voluntary members and their dependants	135	1.0%	121	0.9%	-10.37%
Total	13 825	100%	13 823	100%	-0.01%

CHIS DEMOGRAPHICS: EVOLUTION OF THE INSURED POPULATION BY AGE, 2021-2022



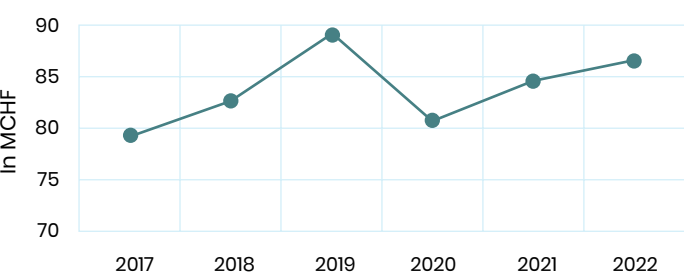
REIMBURSEMENT OF HEALTHCARE COSTS (HIS): ON THE RISE

TOTAL EXPENDITURE 2022 : 86 433 374 CHF

TOTAL HEALTHCARE COSTS REIMBURSED 2017-2022

year	in CHF	% variation
2017	79 216 690	
2018	82 590 631	4.3%
2019	88 971 369	7.7%
2020	80 674 690	-9.3%
2021	84 471 515	4.7%
2022	86 433 374	2.3%

EVOLUTION OF CHIS HEALTHCARE EXPENDITURE



In 2021, healthcare expenditure began to rise again following a spectacular drop in 2020 (-9.33%) associated with the restrictions on access to healthcare caused by the COVID-19 pandemic. What about 2022?

It comes as no surprise that, as announced in the last issue, expenditure continued to rise in 2022 (+2.3%). With healthcare providers resuming their normal activities and members starting or resuming treatment they had postponed for the last two years, the increase was only to be expected. However, the rise is less dramatic than in 2019 when, as you may remember, healthcare expenditure rose by a sharp 7.7%. The increase at that time was explained by costs linked to the ageing of the CHIS population, a steep rise in the number of long hospital stays in costly specialist units and a significant rise in the number and cost of expensive cases.

Today, it seems that 2019 was an exceptional and atypical year.



AVERAGE AMOUNTS REIMBURSED BY NUMBER OF CASES 2021–2022

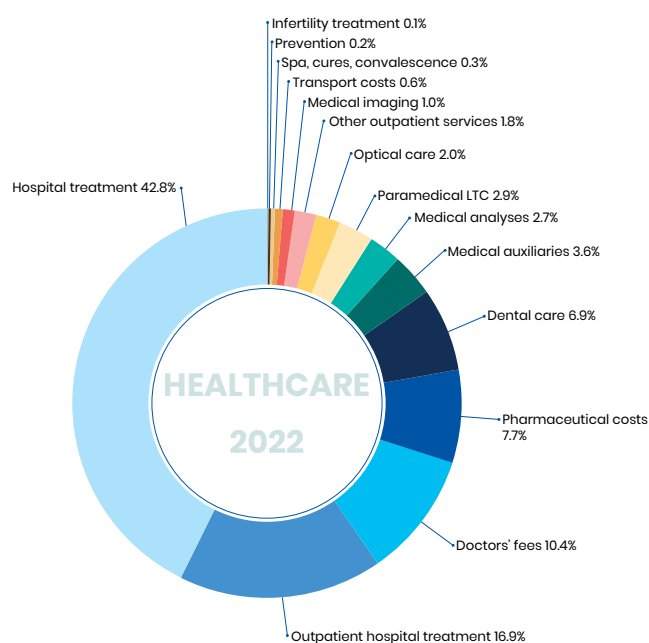
	2021		2022		Evolution 2021–2022	
	Total amount paid	Number of cases	Total amount paid	Number of cases	Total amount paid	Number of cases
0 < X ≤ 20 000 (CHF)						
Amount reimbursed	34 681 292	11 079	34 536 537	10 967	-0.4%	-1.0%
Average cost per case 0 < X ≤ 20 000 (CHF)	3 130		3 149			
0 < X ≤ 20 000 (CHF)						
Amount reimbursed	33 606 253	848	34 949 378	854	4.0%	0.7%
Average cost per case 20 000 < X ≤ 100 000 (CHF)	39 630		40 924			
X > 100 000 (CHF)						
Amount reimbursed	16 183 870	92	16 947 460	104	4.7%	13.0%
Average cost per case X > 100 000 (CHF)	175 912		162 956			

AVERAGE AMOUNTS REIMBURSED BY CATEGORY OF MEMBER 2021–2022

Amount reimbursed in CHF

Members by category	2021	2022	Evolution 2021–2022
Compulsory members and their dependants	2 999	3 143	4.8%
Pensioners and their dependants	12 387	12 693	2.5%
Voluntary members and others	4 306	3 892	-9.6%

BREAKDOWN OF HEALTHCARE EXPENDITURE IN 2022





BREAKDOWN OF HEALTHCARE EXPENDITURE IN 2022

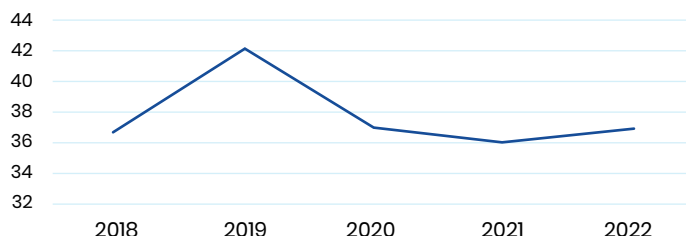
Healthcare expenditure in CHF	2021	2022	Evolution 2021-2022
Hospital treatment	36 086 331	36 957 008	2.4%
Public hospitals	11 961 419	11 385 249	-4.8%
Approved private hospitals	23 628 240	25 089 080	6.2%
Non-approved private hospitals	496 231	481 881	-2.9%
Accommodation cost for family member	441	798	81.0%
Outpatient care	48 385 184	49 476 366	2.3%
Doctors' fees	8 877 604	9 009 926	1.5%
Pharmaceutical costs	6 721 795	6 664 277	-0.9%
Outpatient hospital treatment	13 002 786	14 590 830	12.2%
Medical imaging	908 966	844 225	-7.1%
Medical analyses	2 552 071	2 302 714	-9.8%
Paramedical LTC	2 421 342	2 509 501	3.6%
Dental care	6 026 956	6 001 283	-0.4%
Optical care	1 813 223	1 767 768	-2.5%
Other outpatient services	1 637 657	1 572 926	-4.0%
Transport costs	555 446	542 449	-2.3%
Spas, cures, convalescence	327 293	276 827	-15.4%
Prevention	188 926	187 290	-0.9%
Vaccination against human papilloma virus	25 018	22 531	-9.9%
Mammography	158 634	157 369	-0.8%
Occult blood testing	5 274	7 390	40.1%
Medical auxiliaries	3 188 374	3 088 756	-3.1%
Physiotherapy, nurses	2 864 750	2 798 776	-2.3%
Speech therapy	160 351	131 187	-18.2%
Child psychotherapy	163 273	158 793	-2.7%
Infertility treatment	162 745	117 594	-27.7%
Total	84 471 515	86 433 374	2.32%

HOSPITAL TREATMENT: ON THE RISE

Hospitalisation continued to account for the biggest item of CHIS expenditure in 2022 (42.8%). With a rise of 2.4%, the total figure was relatively stable compared to 2021. Expenditure on care in public hospitals fell by 4.8%. This fall is explained by the trend, which began in early 2021, for more planned treatment and stays to take place in private hospitals. This trend also explains the increase in expenditure on care in CHIS-approved private hospitals in 2022. In collaboration with UNIQA and the other international organisations in Geneva, the CHIS has signed agreements with several private hospitals in order to keep costs down. These agreements were the subject of extensive discussions in 2022, and we hope to see the results in the years to come. Your help is also essential in containing costs. We count on you to check the hospital bills you receive and to inform UNIQA if you disagree with what you are charged for. The negotiated rates are fixed but you alone can verify that bills correspond to the treatments or care you have actually received.

Expenditure for care in non-approved private hospitals fell by 3%. In the last issue of the CHIS Bull' we reminded you of the importance of choosing a CHIS-approved hospital, which not only helps the Scheme to contain its costs but also provides you, its members, with a higher rate of reimbursement. We encourage you to continue to do so!

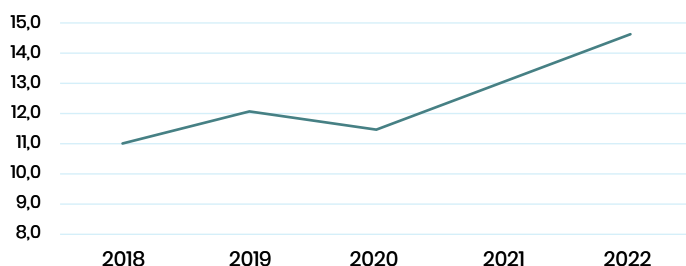
HOSPITAL EXPENDITURE IN MCHF



OUTPATIENT TREATMENT: ON THE INCREASE

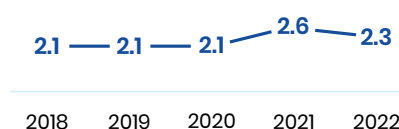
With a rise of 2.3%, expenditure on outpatient treatment was relatively stable compared to 2021. However, hospital outpatient care rose sharply by 12.2%.

HOSPITAL OUTPATIENT TREATMENT IN MCHF



Expenditure on medical analyses fell by 9.8%. As you may imagine, this fall is mainly explained by the lower number of COVID-19 tests.

MEDICAL ANALYSES MCHF



Transport, dental care and prevention costs also slightly decreased.

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

Expenditure on daily long-term care allowances, which are designed to help the increasing number of people in the oldest categories of the population to avoid more costly hospitalisation, rose by 3.6%. A total of 1065 people have received LTC benefits since they were introduced in 2001.

This significant increase is due to the growing number of CHIS members aged 80 and above and to the rising cost of long-term care.

Long-term care benefits offer financial assistance to people who are unable to perform the ordinary functions of everyday life unaided, due to a chronic illness or disability, and who therefore require assistance over a long period. Anyone may need dependency-related long-term care, regardless of age. Such requirements may be of three different types: medical care, paramedical care (physiotherapists, occupational therapists, etc.) or non-nursing care (including non-medical services provided at home or in a specialised institution).

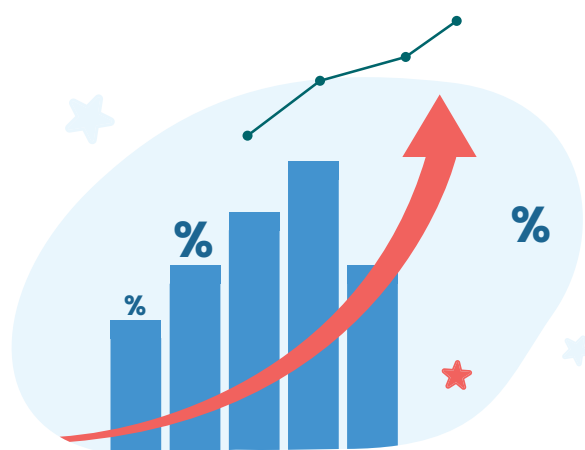
Contact the UNIQA office for further information about long-term care benefits. For any questions relating to your personal situation, please contact CERN's Social Affairs service.

CHIS FINANCIAL RESULTS: INCREASE IN HIS EXPENDITURE IN 2022

On the income side, the contributions received by the CHIS increased due to a rise in direct contributions. 2022 saw the return of the summer students who, like all students taking part in CERN's official programmes, are required to contribute to the CHIS.

On the expenditure side, as noted above, the year was characterised by an increase compared to 2021. The marked increase in LTC benefits impacted the overall balance sheet for 2022, which stood at only 0.7 MCHF, significantly down on 2021 (1.3 MCHF).

The overall 2022 financial result (9.39 MCHF) is lower than in 2021 (11.96 MCHF), when expenditure started to rise again following the pandemic.



Level of dependence	2021		2022		Variation 2021-2022	
	Number of beneficiaries on 31.12.2021	Daily allowance (CHF)	Number of beneficiaries on 31.12.2022	Daily allowance (CHF)	Number of beneficiaries	Daily allowance (CHF)
Low	102	1 782 363	104	2 084 857	2.0%	17.0%
Moderate	111	3 040 118	113	3 260 859	1.8%	7.3%
High	81	3 315 556	105	3 512 853	29.6%	6.0%
Total	294	8 138 037	322	8 858 569	9.5%	8.9%

CHIS FUND: A MAJOR DROP IN RETURN

2022, which was marked by extreme market turbulence, will go down in history as an exceptional year. With the war in Ukraine, the energy crisis, the slowdown in growth and record inflation, the last twelve months were extremely difficult. The markets reacted strongly to this exceptional environment, and the CHIS fund did not escape the fall-out.

As usual, the HIS and LTC surpluses were paid into the fund, which was set up in 2008. In 2022, the return on the fund's investments was impacted by the above-mentioned difficulties: the performance stood at -9.02%, compared with a positive performance of +3.78% in 2021. At 31 December 2022, the fund consisted of 204 MCHF for the HIS and 98.3 MCHF for the LTC (compared with 213.7 MCHF and 106.4 MCHF, respectively, at the end of 2021).

The value of the fund has therefore fallen sharply by 5.56% (-17.8 MCHF), broken down into -4.52% for the HIS and 7.63% for the LTC.

The fund is managed by five managers, who are tasked with maximising the return on 274.3 MCHF of investments, maintaining sufficient liquidity and delivering prudent, diligent management. In 2022 their focus was on limiting the fall in return.

It is difficult to make predictions for 2023, even if the inflation peak seems to be behind us. The fund's managers are closely monitored by CERN at half-yearly meetings attended by the Chair of the CHIS Board, who keeps the Board members informed of developments.



NEW CHIS RULES

MODIFICATION OF THE CEILING FOR TREATMENT BY **PSYCHOLOGISTS AND PSYCHOTHERAPISTS** FOR ADULTS AS OF 1 MAY 2023

According to a recent [scientific brief](#)¹ from the WHO, in the last few years, cases of anxiety and depression have risen by 25% worldwide. With this in mind, the CHIS wished to provide better coverage for care relating to mental health by creating a specific class of benefit for it.

The CHIS will continue to reimburse sessions with a psychotherapist or psychologist prescribed by a medical practitioner in accordance with the General Rule, but they will henceforth be reimbursed as treatments dispensed by psychotherapists and psychologists for adults, rather than by medical auxiliaries, and will be subject to a special ceiling of 6000 CHF per calendar year.

As a transitory measure, this year, any care received before 1 May 2023 will still be included in the medical auxiliaries ceiling (3300 CHF), and the ceiling for treatment dispensed by psychotherapists and psychologists for adults has been prorated at 8/12 (4000 CHF).

For further information, do not hesitate to contact the third-party administrator of the CHIS: UNIQA (72730 or 022 718 63 00, or uniqa@cern.ch).

¹ https://www.who.int/publications/i/item/WHO-2019-nCoV-Sci_Brief-Mental_health-2022.1



UNIQA MESSAGE

Dear CHIS members,

Remember that, with UNIQA, you enjoy a range of assistance services. Here is a reminder of how they work.

» UNIQA ASSISTANCE – 24 HOURS A DAY, 7 DAYS A WEEK, WORLDWIDE

The UNIQA Assistance service is operationally supported by the Swiss company TSM Assistance, which provides a global network and international know-how.

If you have a medical emergency while travelling, the Assistance service is there to:

- direct you to the nearest appropriate doctor or hospital;
- organise emergency medical transport;
- help you with admission formalities in hospitals abroad (in particular, by guaranteeing direct payment)
- organise the delivery of emergency medication that is not locally available (on receipt of a doctor's prescription sent by email or fax). Please note that the delivery costs are entirely at your expense in such cases
- put you in contact with the Medgate telemedicine service if necessary.

» TELEMEDICINE WITH MEDGATE – 24 HOURS A DAY, 7 DAYS A WEEK, IN SWITZERLAND

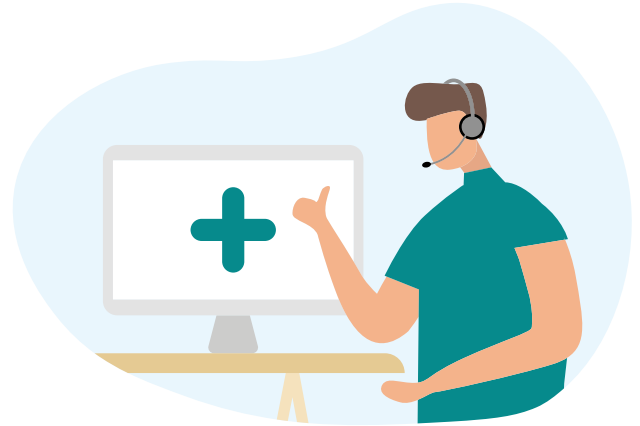
You also have access to the services of our Swiss partner Medgate, one of the European leaders in the field of telemedicine, which enables you to consult a healthcare provider remotely via a simple phone call or through the Medgate mobile app.

Medgate's doctors can advise you on how to deal with common medical conditions, assess your situation and advise you what to do in the event of an emergency. If you need medication, Medgate's doctors can email or fax a prescription, if necessary, to your usual pharmacy or the nearest open pharmacy in Switzerland.

Medgate is a very useful option for avoiding long waiting times at healthcare facilities, especially at weekends or at night. You can also book appointments 48 hours in advance.

The Medgate healthcare team is very experienced in handling and treating medical emergencies. Half of all cases can be dealt with entirely by phone, avoiding any need for additional face-to-face treatment. The rest of the time, the team will refer the patient to a doctor's surgery or, depending on the degree of urgency, directly to the emergency department of a nearby hospital. This avoids overburdening the emergency services and helps keep medical costs down.

Medgate operates mainly in Switzerland, but their services are also available in France, subject to certain legal restrictions (in particular, on sending prescriptions to pharmacies and making referrals to healthcare providers).



In a life-threatening emergency situation, you must first dial **112** (the European emergency number) to call the emergency services, who will be able to respond more quickly

HOW DOES IT WORK IN PRACTICE?

All of these services can be reached using a single assistance number, which is printed on the back of your health insurance card:

+ 41 22 718 63 77

First select your preferred language (English, French, German or Italian), then press **1 for the Medgate telemedicine** service or **2 for the UNIQA Assistance** service.

HOW MUCH DOES IT COST?

UNIQA Assistance

These assistance services are free of charge but you will be charged for the telephone call, and the costs associated with some services are not covered by the CHIS. For example, the costs of sending medication abroad or of repatriation are entirely at the member's expense.

Medgate

UNIQA pays Medgate directly for teleconsultations and invoices you only for the costs to be borne by the insured member (FCA). The average cost of a daytime teleconsultation on a weekday is 50 CHF.

The UNIQA team is at your service if you require any more information.



APPROVED HEALTH CARE PROVIDERS 2023

IN SWITZERLAND

NAME OF THE HEALTH-CARE PROVIDER	WEBSITE	LOCATION	ACTIVITY AREA
Approved Public Hospitals – All public hospitals are approved. The list below is not exhaustive and lists only public hospitals in the local area.			
HUG – Hôpitaux Universitaires de Genève	hug-ge.ch	Genève – GE	All
CHUV – Centre Hospitalier Universitaire Vaudois	chuv.ch	Lausanne – VD Prangins – VD Prilly – VD Yverdon-les-bains – VD	All
Hôpital ophtalmique Jules-Gonin (CHUV)	ophtalmique.ch	Lausanne – VD	All ophthalmologic care, including emergencies Refractive surgery
Approved Private Hospitals – This list is exhaustive i.e. only the private hospitals listed below are approved.			
Cliniques du groupe HIRSLANDEN	hirslanden.ch	Various locations	Various, depending on the clinic concerned
Clinique la Colline	hirslanden.ch	Genève – GE	Surgery Dermatology Gastroenterology Gynaecology Orthopaedics Urology Psychiatry
Clinique Générale-Beaulieu	beaulieu.ch	Champel – GE	General medicine Surgery Maternity
Clinique du Grand Salève	www.grand-saleve.ch	Veyrier – GE	Psychiatry Rehabilitation and oncology
Clinique des Grangettes	hirslanden.ch	Chêne-Bougeries – GE	General medicine Surgery Maternity
Clinique de JOLI-MONT (HUG)	hug-ge.ch/joli-mont	Genève – GE	Convalescence Medical or surgical treatment follow-up
Clinique de Maisonneuve	clinique-maisonneuve.ch	Châtelaine – GE	Rehabilitation Treatment follow-up
Clinique de la PLAINE	laplaine.ch/	Genève – GE	Hospitalisation Outpatient care
Hôpital de LA TOUR	la-tour.ch	Meyrin – GE	General medicine Surgery Maternity Gynaecology Cardiology Sports medicine
Clinique BOIS-BOUGY	bois-bougy.ch	Nyon – VD	Functional rehabilitation Convalescence Geriatrics
Clinique LA LIGNIERE	la-ligniere.ch	Gland – VD	Cardiovascular rehabilitation Functional rehabilitation Psychiatry Internal medicine
Clinique LA METAIRIE	lametairie.ch	Nyon – VD	Psychiatry Psychotherapy Addictions
Clinique Genevoise de Montana (HUG)	cgm.ch	Crans-Montana – VS	Convalescence Medical or surgical treatment follow-up Rehabilitation
Genolier Swiss Medical Network (GSMN) *	genolier.net	Genolier, Fribourg, Neuchâtel, Sion et autres	Various, depending on the clinic or hospital concerned
Preferred outpatient care providers			
SITEX	sitexsa.ch	Plan Les Ouates – Lausanne	Nursing services at home Hospitalisation at home
PRETISERVICES	presti-services.ch	Vessy	Healthcare dispensed at home
Fondation Vaudoise pour le Dépistage du Cancer du Sein	brust-screening.ch	Lausanne	Breast cancer screening
Fondation Genevoise pour le Dépistage du Cancer du Sein	brust-screening.ch	Genève	Breast cancer screening

NAME OF THE HEALTH-CARE PROVIDER	WEBSITE	LOCATION	ACTIVITY AREA
Fondation Genevoise pour le Dépistage du Cancer	swisscancerscreening.ch	Genève	Colorectal cancer screening
Centre Médical Magellan	www.magellan.ch	Genève Vaud	Multidisciplinary medical practices
Pure Clinic Centre médical et dentaire	pureclinic.ch	Versoix Martigny ailleurs	Multidisciplinary medical practices
VD Vision future Suisse	visionfuturesuisse.ch	Nyon	Ophthalmological consultations Outpatient eye surgery

IN FRANCE

NAME OF THE HEALTH-CARE PROVIDER	WEBSITE	LOCATION	ACTIVITY AREA
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.			
Centre Hospitalier Alpes-Léman (CHAL)	ch-alpes-leman.fr	Contamine sur ARVE	General medicine Surgery Intensive Care Maternity and pediatrics
Centre Hospitalier Annecy Genevois (CHANGE)	ch-annecygenevois.fr	Annecy – Saint-Julien en Genevois	General medicine Surgery Intensive Care Maternity and pediatrics Psychiatry Hospitalisation at home
Hôpitaux du Léman (Georges Pianta)	hopitauxduleman.fr	Thonon Les Bains	General medicine Surgery Geriatrics Maternity and pediatrics Psychiatry Hospitalisation at home
Centre hospitalier de Bourg-en-Bresse	ch-bourg-en-bresse.fr	Bourg-en-Bresse	General medicine Surgery Oncology Intensive Care Maternity and pediatrics Geriatrics
Centre hospitalier d'Hauteville	chph.org	Hauteville Lompnes	Rehabilitation Convalescence Geriatrics Addictions
Centre hospitalier du Haut Bugey	ch-hautbugey.fr	Oyonnax	General medicine Surgery Maternity

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.

Clinique Générale d'Annecy	clinique-generale.net	Annecy	General healthcare services Surgery Maternity and paediatrics Oncology Radiology
Clinique d'Argonay	clinique-d-argonay.ramsaysante.fr	Pringy	Surgery Medicine
Hôpital Privé Pays de Savoie	hopital-privé-pays-de-savoie-annemasse.ramsaysante.fr	Annemasse	General healthcare services Surgery Intensive care Maternity and paediatrics Ophthalmology Gastroenterology
Clinique des Vallées	inicea.fr/clinique-des-vallees-annemasse	Ville-La-Grand	Psychiatry
Clinique Dr. Convert	clinique-convert.fr	Bourg-en-Bresse	General healthcare services Surgery

Other approved providers in France – CHIS Members benefit from a tariff agreement.

Le Clos Chevalier	lecloschevalier.com	Ornex	Residential care for the dependent, with an Alzheimer unit and short-stay unit
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* List of GSMN clinics : <https://www.swissmedical.net/cliniques/>

Note: Members undergoing treatment involving exceptionally expensive pharmaceutical expenses may benefit from a direct payment agreement between CERN and certain pharmacies. Please contact UNIQA directly for further information.

Please contact UNIQA to know the status of any establishment not included in this list: uniqa@cern.ch or +41 (0)22 718 63 00.



SPOUSE HEALTH INSURANCE AND PROFESSIONAL INCOME DECLARATION SHIPID

In accordance with Article IV 2.2 of the CHIS Rules, you are kindly reminded that all Main Members of the CHIS are required to declare in writing the professional situation and health insurance of their spouse. As post-compulsory Main Members, beneficiaries of the CERN Pension Fund who are married, separated or in a declared partnership are subject to the same obligation. This is because they are also subject to the additional contribution calculated according to the spouse's gross monthly income or retirement pension.

The persons concerned must update their declaration by completing the SHIPID form² and returning it to the CERN Pension Fund.

Please don't forget to declare any change in your spouse's situation, i.e. a change in the country of residence, a change in income (resulting in a [change in contribution](#)) or the start or cessation of a professional activity.



CONTACTS AND USEFUL LINKS

<https://chis.cern/>

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

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

Your reimbursements, periodic statements, cards and insurance certificates

Office hours – UNIQA

CERN, Main Building (63/R-001)

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

In town: 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

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: uniqua@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

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