



Groupement de prévoyance  
et d'assurance des fonctionnaires internationaux  
Provident and insurance group  
of international officials

**BENEFITS COMPLEMENTARY  
HEALTH INSURANCE**

**DOCTORS' FEES**

1.a) Doctors' fees

20%

**HOSPITALIZATION**

1.a) Doctors' fees

20%

b) Outpatient medical fees in a medical establishment

20%

**2. Surgical operations**

(subject to articles VIII.4 and VIII.8 of the Internal Rules)

a) Surgeons' and attendants' fees

10%

b) Other expenses relating to surgery (operating theatre, anesthesia, dressings, etc.)

10%

**3. Hospitalization in an approved establishment**

(subject to articles VIII.4 of the Internal Rules)

including medical care provided by the staff of the establishment and other services normally provided by the establishment

a) Hospitalization in a public ward of a public establishment (6 beds minimum)

10%

b) Comprehensive flat-rate charge for hospitalization including doctors' fees under annex III, items 1 and 2, and charges for treatment and stay (minimum 2-bed ward)

10%

c) Hospitalization in a semi-private room in an establishment approved by the competent health authorities of the country concerned

100% of the remaining amount up to CHF 500.- per day

d) Hospitalization in a private room in an establishment approved by the competent health authorities of the country concerned

100% of the remaining amount up to CHF 500.- per day

e) Hospitalization in an establishment not providing semi-private care, approved by the competent health authorities of the country concerned

f) Day hospital at a rate inclusive of all accommodation expenses

10%

**4. Post-hospital and/or post-operation convalescence (accommodation, care and treatment):**

Semi-private room

a) In a hospital or a semi-hospital establishment

20% max. 30 days

b) In a hospital or a semi-hospital establishment for more than 30 days of convalescence for further treatment

20% max. Fr. 15.-/day

**5. Long-term hospitalization in an establishment approved by the health authorities of the country concerned**

Semi-private room  
20% max. 365 days

Any extension of the period of hospitalization by an additional 180 days is subject to approval by the UNSMIS Medical Adviser, who shall determine whether the treatment is curative or of an indispensable palliative nature. If not the case, the insurance cover will be reduced by:

- during 180 days

20% max. Fr. 45.-/day

- during 180 days

20% max. Fr. 30.-/day

- during an indefinite period

20% max. Fr. 15.-/day

<b>EMS (Nursing home)</b>	
6. Medical or paramedical benefits related to a long-stay in a medicalized establishment (including nursing and geriatric care and other services normally provided by the establishment)	no benefit
<b>NURSING CARE</b>	
7. Short-term nursing care	20% max. 30 days
8. Long-term nursing care at home or in a medical establishment provided by persons not on the staff of the establishment	20% max. Fr. 15.-/day
<b>NURSING OR HOME HELP SERVICES</b>	
9.a) Nursing or home help services required after an illness or an operation when convalescence does not entail hospitalization	20% max. Fr. 7.50/day max. 30 days
b) Long-term home help services	20% max. Fr. 37.50/month
10. Benefits for care in the home (nursing or home health services): assistance with hygiene and mobility  - total / partial dependency	No benefit
<b>SPA CURES AND DIET TREATMENTS</b>	
11. Spa cures at establishments approved by the health authorities of the country concerned:  a) Costs of treatment  b) Accommodation  Not reimbursable: thalassotherapy, slimming and biological cures	20% max. 21 days 3 cures max. each 5 years  No benefit
12.a) Detoxication treatments (alcohol, drugs)  Accommodation and/or treatment in an establishment approved by UNSMIS and for a period approved in advance by the Medical Adviser  b) Stop smoking treatments  With prior approval of the treatment and duration by the Medical Adviser	20% max. 3 cures   20% max. 3 treatments
13. Treatment for obesity based on body mass index (BMI)  - BMI > 30 : medical treatment and sessions with an approved dietician  - BMI > 35 : medical treatment in hospital establishment  - BMI > 40 : hospitalization and surgical procedures (if loss of weight > 50 kg, reconstructive surgery may be covered)	20% max. Fr. 17.50 per session, max. 10 sessions  20% (time limit)  As for item 1 and 2
<b>PHARMACY (with doctor's prescription)</b>	
14. Pharmaceutical expenses (subject to article VIII.8.g of the Internal Rules)  a) Products reimbursed according to the criteria of the competent health authorities of the country concerned  b) Recommended vaccinations, on doctor's prescription	20%  20%

c) Homeopathic products deemed to be reimbursable according to the criteria of the competent health authorities of the country concerned	20%
d) Homeopathic and phytotherapeutic products	40% max. Fr. 250.-/year
e) Products not reimbursed according to the criteria of the competent health authorities of the country concerned	No benefit
<b>MEDICAL EXAMINATION AND TREATMENTS (with doctor's prescription)</b>	
<b>15. Medical imagery (X-rays, etc.), laboratory analyses and tests</b>	20%
<b>16.a) Injections, radiotherapy and other specialized treatments approved by the Medical Adviser</b>	20%
<b>b) Sessions of lymphatic drainage (in particular further to a treatment of cancer)</b>	20%
<b>17. Functional rehabilitation treatments:</b> Physiotherapy, kinesitherapy, chiropractic, osteopathy, etiopathy, occupational therapy (ergotherapy), diathermy, ultrasounds, infrared, hydrotherapy, inhalations, fangotherapy.  Treatments of naturopathy are not all authorised. Acupuncture and mesotherapeutic treatments for functional rehabilitation performed by the treating physician are reimbursed under the same conditions as for functional rehabilitation treatments.	20% max. Fr. 17.50 per session
<b>18. Psychiatric treatments</b> a) Psychiatric or medico-psychological examination  b) Psychotherapy: i) Inpatient treatments: - Hospital charges - Treatment by members of the hospital staff - Treatment by a specialist who is not member of the hospital staff: for psychotherapy ii) Outpatient treatments or day hospital consultations: Outpatient treatment given by a psychiatric doctor or prescribed and provided by an approved psychotherapist: - for psychotherapy (max. 50 sessions per year) - consultations by a psychiatrist (max. 6 visits per year)  c) Sleeping cures in an establishment with agreement of UNSMIS  d) Day hospital accommodation charges	20% once per year  Same as item 3 20% 20% max. Fr. 27.50 per session  20% max. Fr. 27.50 per session  20%  20% (time limit)  no benefit
<b>19. Logopaedics, speech therapy and/or psychomotor treatments unrelated to learning difficulties</b>	20% max. Fr. 20.- per session, max. 30 sessions
<b>20.a) Prosthetic appliances (other than dental)</b>  <b>b) Made-to-measure orthopedic arch supports with medical prescription</b> Hell and sole fittings purchased in pharmacy or specialized stores are not reimbursable.  <b>c) Lumbar support belts, neck braces (minerva jackets) joint support appliances with medical prescription</b>  <b>d) Manual wheel chair</b>	20% of the accepted cost estimate  20% max. Fr. 50.- max. one pair every year  20% max. Fr. 75.- per item  20% max. Fr. 875.-

<p><b>21.a) Hearing aids, excluding replacement in case of loss or breakage</b></p> <p>The use of the device must be certified as necessary by an otologist and the prescription must be accompanied by an audiogram.</p> <p><b>b) Breathing device (nCPAP)</b>  Prior authorization by the Medical Adviser required  - Initial trial period  - Purchase (including maintenance costs of the equipment)</p>	<p>20% of the accepted cost estimate  max. Fr. 650.- per hearing aid, max. one appliance every 5 years</p> <p>20% max. 6 months  20% max. Fr. 700.- every 5 years</p>	
<b>OPTICAL CARE</b>		
<p>In case of new membership, the reimbursement maximum is in proportion to the number of months of coverage.</p>		
<p><b>22. Optical care</b></p> <p>a) Corrective eyeglasses (including contact lenses, bifocal or trifocal lenses or progressive lenses or any other corrective lens) provided that they are certified as necessary by an oculist, ophthalmologist, optician or optometrist. The prescription must indicate the corrective value in dioptries.</p> <p>b) Frames for corrective eyeglasses</p> <p>c) Refractive surgery of the cornea (laser surgery)</p>		<p>20% max. Fr. 300.-/year cumulative over two calendar years</p> <p>20% max. Fr. 18.50/year cumulative over two calendar years</p> <p>20% max. Fr. 500.-/eye</p>
<b>DENTAL CARE</b>		
<p>In case of new membership, the reimbursement maximum is in proportion to the number of months of coverage.</p>		
<p><b>23. Odonto-stomatological treatment (dental treatment) and laboratory charges for dentures, prosthetic dental fees and radiology/radiography fees</b></p>		<p>20% max. Fr. 500.-/year cumulative over two calendar years</p>
<p><b>24. Orthodontic treatment, including the cost of the apparatus</b></p>		<p>20% up to the maximum of dental credits (item 23)</p>
<p><b>25. Maxillofacial surgery in the event of hospitalization</b>  Reparative maxillofacial surgical operations listed below performed by specialized maxillofacial surgeons are reimbursed by UNSMIS with the approval of the Medical Adviser:  Cranio-facial malformation, facial fissures, orthognathics, bone grafts, temporo-mandibular articulation.</p>		<p>10%</p>
<b>MATERNITY</b>		
<p><b>26. Maternity (exclusion of maternity costs for children from 21 to 29 years of age)</b></p> <p>a) During pregnancy: coverage of all tests and ultrasound scans</p> <p>b) Preparation for the delivery</p> <p>c) Obstetrician or midwife's fees and nursing fees</p> <p>d) Surgical operation (caesarian)</p> <p>e) Stay in a clinic or hospital</p>		<p>20%</p> <p>20% max. Fr. 50.-</p> <p>20%</p> <p>10%</p> <p>Same conditions as for item 3</p>

f) After the delivery, coverage of 3 sessions or visits by a midwife or nurse if the length of stay in the medicalized establishment was not greater than 6 days	20%
<b>27. Infertility treatment (total credit)</b>  The total credit includes the costs for all treatments, medical procedures, consultations, examinations and other expenses normally associated with such treatment.	20%. max. Fr. 5'000.- in the lifespan
<b>TRANSPORT</b>	
<b>28. Transport</b>	
a) Emergency transport to the nearest place of treatment	20%
b) Other transport in an ambulance up to 200 km	20%
c) Round trip transport for outpatient treatment to the nearest place where appropriate treatment can be obtained up to a distance of 200 km	20%
Expenses for rescue (help and evacuation) not bound to a rash initiative or a dangerous sport. The transport must be made by a means which corresponds to the medical requirements of the case.	no benefit
Repatriation costs and transport by private car	no benefit
<b>FUNERAL EXPENSES</b>	
<b>29. Funeral expenses</b> As far as they are not paid in full or in part by the Organization	no benefit
<b>ALTERNATIVE - NATURAL MEDICINE (ambulatory)</b>	
<b>30.</b> Expenses for treatments according to the list of the recognized therapeutic methods and the recognized therapists which are not reimbursed by UNSMIS (acupuncture, ayurvedic medicine, Chinese medicine, etiopathy, homeopathy, kinesiology, lymphatic drainage, mesotherapy, neural therapy, phytotherapy, reflexology, Shiatsu, etc.)	90% of expenses with max. Fr. 1'000.-/year
<b>CLAIMS TRANSMISSION</b>	
<b>31.</b> Web portal	x
Claims per regular mail	x
Claims per email	x
<b>OPTIONAL COVERAGE ASSISTANCE (private trips)</b>	
a) Search and rescue	Max. Fr. 50'000.-
b) Medical evacuation and rapatriation	100% Worldwide
c) Rapatriation of remains	100% Worldwide
d) Visit of a family member	Max. 5'000.- Worldwide
e) Trip cancellation or modification	Max. 10'000.- Worldwide
f) Trip interruption	Max. 5'000.- Worldwide
g) Assistance for lost passport	Max. 700.- Worldwide
h) Loss of luggage	Max. 10'000.- Worldwide
i) Crisis assistance	Max. 10'000.- Worldwide
<b>EXTREME SPORTS</b>	
<b>33</b> Not covered by UNSMIS, hence not covered by UNIQA. However, GPAFI proposes an accident insurance that covers extreme sports.	

<p><b>TIME OF RESPONSE</b></p> <p>34</p>	<p>Maximum 5 days, usually 2 days</p>																								
<p><b>FEES</b></p> <p>35</p> <p>Except fees linked to premiums (monthly contribution) no other fee is charged However, for some payments (except SEPA and in Switzerland) the correspondant bank may charge a fee. Therefore it is important to group the requests for refund to reduce these fees.</p>																									
<p><b>PERMANENCE</b></p> <p>36</p> <p>GPAFI's office is located next to UNSMIS's office at the Client Support Center at UNOG</p>																									
<p><b>ELIGIBILITY</b></p> <p>37</p> <p>a) Active civil servants affiliated to UNSMIS b) Their family members covered by UNSMIS</p>																									
<p><b>MONTHLY PREMIUM IN CHF</b></p> <table border="1" data-bbox="334 831 1118 1299"> <thead> <tr> <th>Age groups</th> <th>CHF</th> <th>10% permanent discount if affiliation done at the same time as UNSMIS</th> </tr> </thead> <tbody> <tr> <td>0-18</td> <td>49</td> <td>44</td> </tr> <tr> <td>19-25</td> <td>83</td> <td>75</td> </tr> <tr> <td>26-35</td> <td>86</td> <td>77</td> </tr> <tr> <td>36-45</td> <td>108</td> <td>97</td> </tr> <tr> <td>45-55</td> <td>127</td> <td>114</td> </tr> <tr> <td>56-65</td> <td>143</td> <td>129</td> </tr> <tr> <td>&gt;65</td> <td>175</td> <td>158</td> </tr> </tbody> </table>		Age groups	CHF	10% permanent discount if affiliation done at the same time as UNSMIS	0-18	49	44	19-25	83	75	26-35	86	77	36-45	108	97	45-55	127	114	56-65	143	129	>65	175	158
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