

BENEFITS	UNITED NATIONS STAFF MUTUAL INSURANCE (UNSMIS)	GPAFI COMPLEMENTARY HEALTH INSURANCE
DOCTORS' FEES 1.a) Doctors' fees	80%	20%
HOSPITALIZATION 1.a) Doctors' fees b) Outpatient medical fees in a medical establishment	80% 80%	20% 20%
2. Surgical operations (subject to articles VIII.4 and VIII.8 of the Internal Rules) a) Surgeons' and attendants' fees b) Other expenses relating to surgery (operating theatre, anesthesia, dressings, etc.)	90% 90%	10% 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) 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) c) Hospitalization in a semi-private room in an establishment approved by the competent health authorities of the country concerned d) Hospitalization in a private room in an establishment approved by the competent health authorities of the country concerned 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	100% 90% 90% Up to the maximum amount reimbursed for a semi-private room 75% 90%	10% 10% 10% 100% of the remaining amount up to CHF 500.- per day 100% of the remaining amount up to CHF 500.- per day 10%
4. Post-hospital and/or post-operation convalescence (accommodation, care and treatment): a) In a hospital or a semi-hospital establishment b) In a hospital or a semi-hospital establishment for more than 30 days of convalescence for further treatment	Semi-private room 80% max. 30 days 80% max. Fr. 60.-/day	Semi-private room 20% max. 30 days 20% max. Fr. 15.-/day
5. Long-term hospitalization in an establishment approved by the health authorities of the country concerned 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 - during 180 days - during an indefinite period	Semi-private room 80% max. 365 days 80% max. Fr. 180.-/day 80% max. Fr. 120.-/day 80% max. Fr. 60.-/day	Semi-private room 20% max. 365 days 20% max. Fr. 45.-/day 20% max. Fr. 30.-/day 20% max. Fr. 15.-/day

EMS (Nursing home)		
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)	100% max. Fr. 90.-/day	no benefit
NURSING CARE		
7. Short-term nursing care	80% max. 30 days	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	80% max. Fr. 60.-/day	20% max. Fr. 15.-/day
NURSING OR HOME HELP SERVICES		
9.a) Nursing or home help services required after an illness or an operation when convalescence does not entail hospitalization	80% max. Fr. 30.-/day max. 30 days	20% max. Fr. 7.50/day max. 30 days
b) Long-term home help services	80% max. Fr. 150.-/month	20% max. Fr. 37.50/month
10. Benefits for care in the home (nursing or home health services): assistance with hygiene and mobility - total dependency - partial dependency	Max. Fr. 90.-/day Max. Fr. 45.-/day	No benefit
SPA CURES AND DIET TREATMENTS		
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	80% max. 21 days 3 cures max. each 5 years Not reimbursed	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	80% max. 3 cures 80% max. 3 treatments	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)	80% max. Fr. 70.- per session, max. 10 sessions 80% (time limit) As for item 1 and 2	20% max. Fr. 17.50 per session, max. 10 sessions 20% (time limit) As for item 1 and 2

PHARMACY (with doctor's prescription)		
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	80%	20%
b) Recommended vaccinations, on doctor's prescription	80%	20%
c) Homeopathic products deemed to be reimbursable according to the criteria of the competent health authorities of the country concerned	80%	20%
d) Homeopathic and phytotherapeutic products	60% max. Fr. 1'000.-/year	40% max. Fr. 250.-/year
e) Products not reimbursed according to the criteria of the competent health authorities of the country concerned	Not reimbursed	No benefit
MEDICAL EXAMINATION AND TREATMENTS (with doctor's prescription)		
15. Medical imagery (X-rays, etc.), laboratory analyses and tests	80%	20%
16.a) Injections, radiotherapy and other specialized treatments approved by the Medical Adviser	80%	20%
b) Sessions of lymphatic drainage (in particular further to a treatment of cancer)	80%	20%
17. Functional rehabilitation treatments Physiotherapy, kinesitherapy, chiropractic, osteopathy, etiopathy, occupational therapy (ergotherapy), diathermy, ultrasounds, infrared, hydrotherapy, inhalations, fangotherapy. Acupuncture and mesotherapeutic treatments for functional rehabilitation performed by the treating physician are reimbursed under the same conditions as for functional rehabilitation treatments.	80% max. Fr. 70.- per session	20% max. Fr. 17.50 per session
18. Psychiatric treatments		<i>Waiting period</i>
a) Psychiatric or medico-psychological examination	80% once per year	20% once per year
b) Psychotherapy:		
i) Inpatient treatments:		
- Hospital charges	Same as item 3	Same as item 3
- Treatment by members of the hospital staff	80%	20%
- Treatment by a specialist who is not member of the hospital staff: for psychotherapy	80% max. Fr. 110.- per session	20% max. Fr. 27.50 per session
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)	80% max. Fr. 110.- per session	20% max. Fr. 27.50 per session
- consultations by a psychiatrist (max. 6 visits per year)	80%	20%
c) Sleeping cures in an establishment with agreement of UNSMIS	80% (time limit)	20% (time limit)
d) Day hospital accommodation charges	not reimbursed	no benefit

19. Logopaedics, speech therapy and/or psychomotor treatments unrelated to learning difficulties	80% max. Fr. 80.- per session, max. 30 sessions	20% max. Fr. 20.- per session, max. 30 sessions
20.a) Prosthetic appliances (other than dental) b) Made-to-measure orthopedic arch supports with medical prescription Hell and sole fittings purchased in pharmacy or specialized stores are not reimbursable. c) Lumbar support belts, neck braces (minerva jackets) joint support appliances with medical prescription d) Manual wheel chair	80% of the accepted cost estimate 80% max. Fr. 200.- max. one pair every year 80% max. Fr. 300.- per item 80% max. Fr. 3'500.-	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.-
21.a) Hearing aids, excluding replacement in case of loss or breakage The use of the device must be certified as necessary by an otologist and the prescription must be accompanied by an audiogram. b) Breathing device (nCPAP) Prior authorization by the Medical Adviser required - Initial trial period - Purchase (including maintenance costs of the equipment)	80% of the accepted cost estimate max. Fr. 2'600.- per hearing aid, max. one appliance every 5 years 80% max. 6 months 80% max. Fr. 2'800.- every 5 years	20% of the accepted cost estimate max. Fr. 650.- per hearing aid, max. one appliance every 5 years 20% max. 6 months 20% max. Fr. 700.- every 5 years
OPTICAL CARE		
In case of new membership, the reimbursement maximum is in proportion to the number of months of coverage.		
22. Optical care 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. b) Frames for corrective eyeglasses c) Refractive surgery of the cornea (laser surgery)	80% max. Fr. 450.-/year cumulative over two calendar years 80% max. Fr. 75.-/year cumulative over two calendar years 80% max. Fr. 2'000.-/eye	20% max. Fr. 300.-/year cumulative over two calendar years 20% max. Fr. 18.50/year cumulative over two calendar years 20% max. Fr. 500.-/eye
DENTAL CARE		
In case of new membership, the reimbursement maximum is in proportion to the number of months of coverage.		
23. Odonto-stomatological treatment (dental treatment) and laboratory charges for dentures, prosthetic dental fees and radiology/radiography fees	80% max. Fr. 2'500.-/year cumulative over two calendar years	20% max. Fr. 500.-/year cumulative over two calendar years
24. Orthodontic treatment, including the cost of the apparatus	80% up to the maximum of dental credits (item 23)	20% up to the maximum of dental credits (item 23)
25. Maxillofacial surgery in the event of hospitalization 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.	90%	10%

MATERNITY		
26. Maternity (exclusion of maternity costs for children from 21 to 29 years of age)		<i>Waiting period</i>
a) During pregnancy: coverage of all tests and ultrasound scans	80%	20%
b) Preparation for the delivery	80% max. Fr. 200.-	20% max. Fr. 50.-
c) Obstetrician or midwife's fees and nursing fees	80%	20%
d) Surgical operation (caesarian)	90%	10%
e) Stay in a clinic or hospital	Same conditions as for item 3	Same conditions as for item 3
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	80%	20%
27. Infertility treatment (total credit)		<i>Waiting period</i>
The total credit includes the costs for all treatments, medical procedures, consultations, examinations and other expenses normally associated with such treatment.	80%. max. Fr. 20'000.- in the lifespan	20%. max. Fr. 5'000.- in the lifespan
TRANSPORT		
28. Transport		
a) Emergency transport to the nearest place of treatment	80%	20%
b) Other transport in an ambulance up to 200 km	80%	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	80%	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.	50% max. Fr. 5'000.- per year	no benefit
Repatriation costs and transport by private car	not reimbursed	no benefit
FUNERAL EXPENSES		
29. Funeral expenses		
As far as they are not paid in full or in part by the Organization	Fr. 1'000.-	no benefit
ALTERNATIVE - NATURAL MEDICINE (ambulatory)		
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.)	no benefit	90% of expenses with max. Fr. 1'000.-/year

Benefits

With the exception of natural medicine outpatient treatments which are not covered by the basic insurance, the benefits of the complementary health insurance are paid in addition to the benefits paid by the basic insurance, according to the basic benefits and under the conditions of the basic insurance.

In lack of benefits from the basic insurance, no benefits are paid by the complementary health insurance. Ceilings and limits of the complementary health insurance specified in the benefits schedule below are a maximum, even if the basic insurance decides to pay supplementary benefits or ex gratia benefits.

Waiting period

The waiting period is the period between the effective date of insurance and when the insured person may be entitled to certain benefits.

A waiting period applies to the following benefits :

- **12 months** for maternity (costs of pregnancy, delivery and birth of the baby);
- **24 months** for sterility treatments, including in vitro fertilization;
- **6 months** for psychotherapy treatments for children under the age of 18;
- **12 months** for psychotherapy treatments for adults.

Reimbursement

Refunds are made on presentation of the reimbursement advice of the basic insurance within 12 months of the date of its edition.

A photocopy of the invoice must be attached in the following cases:

- Inpatient treatment (hospitalization, convalescent home, cure, etc.);
- Treatment limited in number of days or sessions (nursing services, physiotherapy, psychotherapy, speech and language therapy, etc.);
- Optical care, appliance and device, infertility treatment and transport;
- The insured person admitted with a reserve must attach copies of all invoices for the duration of the reserve.