

ANNEX III
MEDICAL BENEFITS

Expenses incurred in respect of any of the acts listed in the following table, unless otherwise stated and subject to the provisions of rules VIII.4 to VIII.8, shall be reimbursed at the rate of 80 per cent under the basic benefit plan.

Supplementary benefits may be paid in accordance with rules VIII.6 and VIII.7.

Reimbursement is subject to the procedures and conditions set forth in annex II.

For certain medical benefits the prior authorization of the Society in writing must be requested in accordance with rule VIII.4 (b). The member must append that written authorization to his claim. Such authorizations are only valid for a period of six months running from the date on which they are granted.

The Medical Adviser shall determine the categories in which therapeutic treatments not listed in this annex may be classified for purposes of reimbursement.

Benefits	Conditions of reimbursement	Application of supplementary plan	Prior authorization	Other conditions
1 a) Doctors' fees b) Outpatient medical fees in a medical establishment	80%	yes	no	
2. Surgical operations (subject to VIII.4 and VIII.8 of the Internal Rules) a) Surgeons' and attendants' fees b) Other surgery related expenses (op. theatre, anesthesia, dressings, etc.)	90%	yes	no	
3. Hospitalization in an approved establishment (subject to 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%	no yes yes Up to the max reimbursed for a semi-private room no yes	no no no no no	Reimbursement is normally limited to 30 days per hospitalization. Any extension of the length of stay is subject to approval by the Society's Medical Adviser, who will determine whether the treatment is curative. Supplement for private room not reimbursable.

Benefits	Conditions of reimbursement	Application of supplementary plan	Prior authorization	Other conditions
<p>4. Post-hospital and/or post-operation convalescence (accommodation, care and treatment):</p> <p>a) In a hospital or a semi-hospital establishment</p> <p>b) In a hospital or a semi-hospital establishment for more than 30 days of convalescence for further treatment</p>	<p>80% up to 30 days</p> <p>80% max. CHF 60 / day</p>	<p>yes</p> <p>no</p>	<p>no</p> <p>yes</p>	<p>Any extension of convalescence under 4, (a) is subject to approval by the Society's Medical Adviser. Supplement for private room not reimbursable.</p>
<p>5. Long-term hospitalization in an establishment approved by the health authorities of the country concerned</p>	<p>80% up to 365 days</p> <p>Supplement for private room not reimbursable</p>	<p>no</p>	<p>yes</p>	<p>Hospitalization at home prescribed by a doctor is reimbursable at 80% with the application of the supplementary plan.</p> <p>Any extension of the period of hospitalization by an additional 180 days is subject to approval by the Medical Adviser, who shall determine whether the treatment is curative or of an indispensable palliative nature.</p> <p>If this is not the case, the insurance cover will be reduced in stages as follows:</p> <ul style="list-style-type: none"> - 80% with a daily maximum of CHF 180.- for 180 days; - 80% with a daily maximum of CHF 120.- for 180 days; - 80% with a daily maximum of CHF 60.- per day, for an indefinite period.
<p>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)</p>	<p>100% up to a maximum of CHF 120.- per day</p>	<p>no</p>	<p>no</p>	
<p>7. Short-term nursing care</p>	<p>80%</p>	<p>no</p>	<p>no</p>	<p>Daily nursing care for a period exceeding 30 days is considered as long-term nursing care.</p>
<p>8. Long-term nursing care at home or in a medical establishment provided by persons not on the staff of the establishment</p>	<p>80% up to a maximum of CHF 80.- per day</p>	<p>no</p>	<p>yes</p>	<p>For renewal requests, prior authorization is not required.</p>

Benefits	Conditions of reimbursement	Application of supplementary plan	Prior authorization	Other conditions
<p>9.a) Nursing or home help services required after an illness or an operation when convalescence does not entail hospitalization</p> <p>b) Long-term home help services</p>	<p>80% maximum of 30 days and of CHF 45.- per day</p> <p>80% up to a maximum of CHF 250.- per month</p>	<p>no</p> <p>no</p>	<p>no</p> <p>yes</p>	<p>When prescribed by the attending doctor, specifying the person's health state of dependency. Individuals in receipt of home care or hygiene and mobility benefits (item 10) cannot cumulate these benefits.</p>
<p>10. Benefits for care in the home (nursing or home health services): assistance with hygiene and mobility</p>	<p>Total dependency; maximum 100% of CHF 120.- per day</p> <p>Partial dependency: maximum 50% of CHF 120. per day</p>	<p>no</p>	<p>yes</p>	<p>The Medical Adviser must first approve a detailed medical report indicating the degree of dependency of the person as regards basic activities of daily life (e.g. eating, getting in/ out of bed, continence, washing/bathing, dressing, mobility indoors)</p>
<p>11. Spa cures at establishments approved by the health authorities of the country concerned:</p> <p>a) Costs of treatment</p> <p>b) Accommodation</p> <p>Not reimbursable: thalassotherapy, slimming and biological cures</p>	<p>80%</p> <p>not reimbursed</p>	<p>no</p> <p>no</p>	<p>yes</p> <p>no</p>	<p>Maximum of three cures over a period of 5 calendar years and of 21 days per stay.</p>

Benefits	Conditions of reimbursement	Application of supplementary plan	Prior authorization	Other conditions
<p>12.a) Detoxication treatments (alcohol, drugs)</p> <p>- Accommodation and/or treatment</p> <p>b) Stop smoking treatments</p>	<p>80% max in an establishment approved by the Society and for a period approved in advance by the Society</p> <p>80%</p>	<p>no</p> <p>no</p>	<p>yes</p> <p>no</p>	<p>Lifetime maximum of three cures or treatments.</p>
<p>13. Nutritional treatment</p> <p>a) For obesity</p> <p>- BMI > 15 and < 30: medical treatment and sessions with an approved dietician</p> <p>- BMI < 15 or > 30: medical treatment and sessions with an approved dietician</p> <p>- BMI > 35: medical treatment in hospital establishment and treatment costs</p> <p>- BMI > 40: hospitalization and surgical procedures (if loss of weight > 50 kg, reconstructive surgery may be covered)</p> <p>b) Other medical conditions</p> <p>- Medical treatment and sessions with an approved dietician</p>	<p>80% max. CHF 70.- per session, max. 10 sessions lifetime</p> <p>80% max. CHF 70.- per session, max. 10 sessions lifetime</p> <p>80%</p> <p>As for item 1, 2 and 3</p> <p>80% max. CHF 70.- per session, max. 10 sessions lifetime</p>	<p>no</p> <p>no</p> <p>no</p> <p>yes</p> <p>no</p>	<p>yes</p> <p>no</p> <p>yes</p> <p>yes</p> <p>yes</p>	<p>Upon doctor's prescription.</p> <p>Medical Advisor's prior authorization and approval of the duration.</p> <p>Upon doctor's prescription.</p>

Benefits	Conditions of reimbursement	Application of supplementary plan	Prior authorization	Other conditions
<p>14. Pharmaceutical expenses (subject to VIII.8.g of the Internal Rules)</p> <p>a) Products reimbursed according to the criteria of the competent health authorities of the country concerned</p> <p>b) Recommended vaccinations on doctor's prescription</p> <p>c) Homeopathic and phytotherapeutic products</p> <p>d) Products not reimbursed according to the criteria of the competent health authorities of the country concerned</p> <p>e) Expensive medicine that costs at least CHF 500.- per month for a consecutive duration of at least 3 months</p>	<p>80%</p> <p>80%</p> <p>80% max. CHF 1,500.-/year</p> <p>Not reimbursed</p> <p>80%</p>	<p>no</p> <p>no</p> <p>no</p> <p>yes</p>	<p>no</p> <p>no</p> <p>no</p> <p>yes</p>	<p>Para pharmaceutical products are reimbursable only on recommendation of the Medical Adviser following an accident.</p> <p>The purchase of medication over internet is only reimbursed if bought over an internet site of the country of residence or of work of the member. Cross-border internet purchases are not reimbursable.</p> <p>Failure to submit a request for authorization in advance will result in the reimbursement at 80% without the application of the supplementary plan.</p>
<p>15. Medical imagery (X-rays, etc.), laboratory analyses and tests</p>	<p>80%</p>	<p>yes</p>	<p>no</p>	
<p>16.a) Injections, radiotherapy and other specialized treatments approved by the Medical Adviser</p> <p>b) Sessions of lymphatic drainage</p>	<p>80%</p> <p>80%</p>	<p>yes</p> <p>yes</p>	<p>yes</p> <p>yes</p>	<p>If the doctor's prescription mentions in case of cancer, prior authorization is not required.</p>

Benefits	Conditions of reimbursement	Application of supplementary plan	Prior authorization	Other conditions
<p>17. Functional rehabilitation treatments:</p> <p>Physiotherapy, kinesitherapy, chiropractic, osteopathy, etiopathy, occupational therapy (ergotherapy), diathermy, ultrasounds, infrared, hydrotherapy, inhalations, fangotherapy.</p>	80% max. CHF 70.- per session	yes as from the thirty-first session	no	Doctor's prescription must specify the number of sessions and the actual length of treatment. If this period exceeds six months, the treating physician must reassess the treatment after six months and issue a new prescription.
<p>18. Psychiatric treatments :</p> <p>a) Psychiatric or medico-psychological examination</p> <p>b) Psychotherapy:</p> <p> i) Inpatient treatments:</p> <p> - Hospital charges</p> <p> - Treatment by staff of the hospital</p> <p> - Treatment by a specialist who is not part of the staff of the hospital</p> <p> ii) Outpatient treatments or day hospital consultations</p> <p> - consultations by a psychiatrist (max. 6 visits per year)</p>	<p>80% once per year</p> <p>Same as item 3</p> <p>80%</p> <p>80% max. CHF 110.- per session</p> <p>Max. 6 visits per year</p>	<p>yes</p> <p>yes</p> <p>yes</p> <p>no</p> <p>no</p>	<p>yes</p> <p>yes</p> <p>yes</p> <p>yes as from the sixteenth session</p> <p>no</p>	<p>Consultations by a psychiatrist beyond 6 visits per year will be reimbursed at 80% up to a maximum of CHF 110.- per session within the available limit of psychotherapy sessions.</p>

Benefits	Conditions of reimbursement	Application of supplementary plan	Prior authorization	Other conditions
<p>18. Continued</p> <ul style="list-style-type: none"> - Psychotherapy (max 50 sessions per annum) c) Sleeping cures in an establishment with agreement of UNSMIS d) Day hospital accommodation charges 	<p>80% max CHF 110.- per session</p> <p>80% (time limit)</p> <p>not reimbursed</p>	<p>no</p> <p>no</p>	<p>yes, from the 16th session onwards</p> <p>yes</p>	<p>A medical prescription by a Medical Doctor is imperative for psychotherapy sessions to be considered for reimbursement. If the insured person is younger than 18 years, there is no limit on the number of treatment sessions. If the insured person is older than 18 years, the maximum number of sessions mentioned may be waived if the seriousness of the case so justifies, on the recommendation of the Medical Adviser.</p>
<p>19. Logopaedics, speech therapy and/or psychomotor treatments unrelated to learning difficulties</p>	<p>80% max CHF 80.- per session</p>	<p>no</p>	<p>yes</p>	<p>Submission to the Society of an assessment by an approved logopaedist or speech therapist based on a doctor's prescription.</p>
<p>20.a) Prosthetic appliances (other than dental)</p>	<p>80%</p>	<p>no</p>	<p>no for walkers, corsets, mandibular prostheses, wigs in case of cancer, purchase and rental of breast pumps, insulin pumps, blood glucose meters and strips</p> <p>yes for orthopedic shoes, electrostimulation and light therapy lamps</p>	<p>Upon doctor's prescription.</p> <p>Prosthetic appliances not listed here require prior authorization.</p> <p>Heal and sole fittings purchases in pharmacy or specialized store are not reimbursable.</p>

Benefits	Conditions of reimbursement	Application of supplementary plan	Prior authorization	Other conditions
<p>20. Continued</p> <p>b) Made-to-measure orthopedic arch supports with medical prescription</p> <p>c) Lumbar support belts, neck braces (minerva jackets) joint support appliances with medical prescription</p> <p>d) i) Manual wheel chair</p> <p>ii) Electric wheel chair</p> <p>iii) Electric wheel chair with verticalization functions</p>	<p>80% max. CHF 200.- max. one pair every year</p> <p>80% max. CHF 300.- per item</p> <p>80% max. CHF 3,500.-, one every five years, including repair cost</p> <p>80% max. CHF 5,000.-, one every five years, including repair cost</p> <p>80% max. CHF 17,000.-, one every five years, including repair cost</p>	<p>no</p> <p>no</p> <p>no</p> <p>no</p> <p>no</p>	<p>no</p> <p>no</p> <p>yes</p> <p>yes</p> <p>yes</p>	<p>Internet purchases (even cross-border) for prosthetic appliances are reimbursable so long as supported by a medical doctor's prescription and the prior authorization of Medical Adviser if required.</p> <p>Upon doctor's prescription and cost estimate.</p> <p>Any electrical device attached to a manual wheelchair will be considered under the electric wheel chair reimbursement, cumulatively with the manual wheel chair.</p>
<p>21.a) Hearing aids, excluding replacement in case of loss or breakage</p> <p>b) Breathing device (nCPAP)</p> <p>- Initial trial period</p> <p>- Purchase</p>	<p>80% max. CHF 2,600.- per hearing aid/per ear, max. one appliance every 5 years including repair cost and batteries</p> <p>80% max. 6 first months</p> <p>80% max. CHF 2,800.- every 5 years including repair cost and batteries</p>	<p>no</p> <p>no</p> <p>no</p>	<p>no</p> <p>no</p> <p>no</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>Upon doctor's prescription.</p> <p>Maintenance costs of the equipment may be reimbursed but are deducted from the 5 years overall credit. Cross-border internet purchases are reimbursable.</p>

Benefits	Conditions of reimbursement	Application of supplementary plan	Prior authorization	Other conditions
<p>22. Optical care</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 diopters. The eye exam done by an optician is not reimbursable.</p> <p>b) Cataract surgery</p> <p>Supplement for specific lens is reimbursed under item 22 a)</p> <p>Femtocataract (laser surgery)</p> <p>c) Refractive surgery of the cornea (laser surgery)</p> <p>d) Intravitreal injection (doctor fees)</p> <p>The medication for the intravitreal injection is reimbursed as medication as detailed in item 14 e)</p>	<p>80% max. CHF 525.-/year cumulative over two calendar years</p> <p>90% max. CHF 2,500.-/eye</p> <p>90% max. CHF 1,500.-/eye</p> <p>80% max. CHF 2,000.-/eye in the lifespan</p> <p>80% max. CHF 500.- for doctor fees</p>	<p>no</p> <p>no</p> <p>no</p> <p>no</p> <p>no</p>	<p>no</p> <p>no</p> <p>yes</p> <p>no</p> <p>no</p>	<p>In case of new membership, the reimbursement maximum is in proportion to the number of months of coverage.</p> <p>In the case of a previous affiliation of at least 2 years with another health insurance plan of the United Nations system, the full annual credit given will be available from the first day of affiliation.</p> <p>Cross-border internet purchases are reimbursable.</p> <p>Refractive surgery for presbyopia is not reimbursable.</p>

Benefits	Conditions of reimbursement	Application of supplementary plan	Prior authorization	Other conditions
23. Odonto-stomatological treatment (dental treatment) and laboratory charges for dentures, prosthetic dental fees and radiology/radiography fees	80% max. CHF 2,500.-/year cumulative over two calendar years	no	no	New members accrue the annual maximum on a monthly pro-rata basis. Individuals affiliated at least 2 years with another health insurance plan of the United Nations system, will received the full annual credit from the first day of affiliation. In the event of accident or severe illness, reimbursement beyond the annual ceiling can be considered as medical treatment following the prior authorization of the Medical Adviser. Medical implants and possible bone grafts necessary for the implants are reimbursable within the annual credit limit.
24. Orthodontic treatment, including the cost of the apparatus	80% up to the maximum of dental credits (item 23)	no	no	
25. Maxillo-facial surgery in the event of hospitalization Reparative maxillo-facial surgical operations listed below performed by specialized maxillo-facial surgeons are reimbursed by UNSMIS with the prior approval of the Medical Adviser: <ul style="list-style-type: none"> - cranio-facial malformation - facial fissures - orthogathics - bone grafts - temporo-mandibular articulation 	90%	yes	yes	

Benefits	Conditions of reimbursement	Application of supplementary plan	Prior authorization	Other conditions
<p>26. Maternity</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 (caeserian)</p> <p>e) Stay in a clinic or hospital</p> <p>f) After the delivery, coverage of 6 sessions or visits by a midwife or nurse if the length of stay in the medicalized establishment was not greater than 6 days</p>	<p>80%</p> <p>80% max. CHF 200.-</p> <p>80%</p> <p>90%</p> <p>Same conditions as for item 3</p> <p>80%</p>	<p>yes</p> <p>no</p> <p>yes</p> <p>yes</p> <p>yes</p> <p>yes</p>	<p>no</p> <p>no</p> <p>no</p> <p>no</p> <p>no</p> <p>no</p>	<p>Costs for new born child not enrolled are not covered.</p> <p>Upon doctor's prescription.</p>
<p>27. Infertility treatment</p> <p>The costs covered by the total credit include all care relating to infertility treatment, such as : medical procedures, consultations and examinations, including egg retrieval and embryo transfer, laboratory tests and fees, including fees for sperm preparation, hatching, micro-injection, embryo transfer, ICSI, freezing and cryopreservation, biologist's fees, scans, nursing care and services, operating fees, theatre charges, post-op, outpatient day care, materials and anaesthesia, medicaments, and other expenses normally associated with such treatment.</p>	<p>80%. max. CHF 20,000.- in the lifespan</p>	<p>no</p>	<p>yes</p>	<p>A coverage form will be provided and has to be submitted with each medical reimbursement claim relating to such treatment.</p>

Benefits	Conditions of reimbursement	Application of supplementary plan	Prior authorization	Other conditions
<p>28. Transport</p> <p>a) Emergency transport to the nearest place of treatment</p> <p>b) Other transport in an ambulance up to 200 km</p> <p>c) Round trip transport for outpatient treatment to the nearest place where appropriate treatment can be obtained up to a distance of 200 km</p> <p>Expenses for rescue (help and evacuation) if not related to a sporting activity that was done in violation of the safety rules defined by the public authorities or by the international [or national] sports federation concerned in such way that the insured person could not ignore the risks. The transport must be made by a means which corresponds to the medical requirements of the case.</p>	<p>80%</p> <p>80%</p> <p>80%</p> <p>50% max. CHF 5,000.- per year</p>	<p>yes</p> <p>no</p> <p>no</p> <p>no</p>	<p>no</p> <p>yes</p> <p>yes</p> <p>no</p>	<p>Repatriation costs are not reimbursable.</p> <p>Transportation costs by a private care are not reimbursable.</p>
<p>29. Funeral expenses</p> <p>As far as they are not paid in full or in part by the Organization</p>	<p>80% max CHF 1,000.-</p>	<p>no</p>	<p>no</p>	