
20 December 2024

Dear Members,

You have all received the communication concerning the change of UNSMIS's rules effective 1 February 2025. To assist colleagues better understand the changes please find below a summary of the key changes. Effective 1 Feb 2025 means the rule changes will apply to all treatment delivered from 1 Feb 2025 onwards, not when the claim is submitted.

Please note that the below is a summary of the main changes. For details concerning exact benefits and obligations please always refer to the internal rules and the circular. UNSMIS will also be organizing virtual town halls in January to explain in detail the changes; you are strongly encouraged to attend.

Maximum Supplementary Plan

The ceiling of the annual supplementary plan at CHF 35,000 in a lifetime has been deleted. Coverage is now, potentially, unlimited.

Elective Care in the USA

Current rules allow UNSMIS to limit the cost of elective care to what would have been payable in Geneva. To make the obligations and limitations explicitly clear and avoid the insured person being caught off guard, a new paragraph has been added explaining in detail the steps to be taken when seeking elective care in the USA for non-residents.

SPP Premia

SPP categories (non-dependent children, children above a certain age, non-dependent spouses, and dependent parents) pay a flat monthly premium without any participation from the organization. These categories must be fully self-financed and there can be no cross-subsidization with the insured population whose premium is subsidized by the organization.

Due to the increased cost of care and subsequent increase in claims reimbursed, the SPP categories were no longer able to self-finance and as such a premium increase was necessary.

Reproductive Health

Maternal and Infertility benefits have been merged into a single category entitled Reproductive Health. The new rules clearly define what is covered and the limitations. The age limit for IVF has been increased to 45 years of age (previously the standard practice, though not explicitly stated was 42 years of age) and access to assisted reproduction is explicitly extended to individuals in same sex relationships.

Medical check ups

Annual preventive routine checkups will be covered with an annual monetary ceiling of CHF 1,000

Long term hospitalization

Limitations on coverage for long term hospitalizations have been completely removed.

Breast reduction Surgery and breast implant removals

A new rule providing clear details of what is covered and under what circumstances has been added.

Nutritional treatment

The new rule now includes the possibility of reconstructive surgery following cases of extensive and maintained weight loss.

Vaccines

The need for a medical prescription for recommended vaccinations has been removed.

Medicalized equipment

nCPAP machines will now also be covered for long term rentals and medicalized mattresses and beds have been added to the scope of benefits.

Genetic tests

A new benefit has been added to cover genetic tests and liquid biopsies.

Coverage for Secondary Dependents:

Maximum annual reimbursement ceiling for the first year of coverage has been increased by 20% to CHF 12,000. The enrollment period has been simplified.

Please remember that the above is a summary of the main changes and how these directly impact you're the benefits of your health insurance plan. There are also a series of smaller changes that are aimed primarily at formalizing and clarifying standard practice as well as making the rules clearer.

Before sending emails requesting further explanations, we strongly encourage you to attend one of the various virtual townhalls UNSMIS will be organizing in January aimed precisely at explaining the changes effective 1 February, 2025.

Kind regards,

Giovanni Pizzini
Executive Secretary

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