

PREVENTIVE CARE

The purpose of preventive care is to shift the focus of health care from treating sickness to maintaining wellness and good health. Preventive care occurs before you feel sick or notice any symptoms and is designed to prevent or delay the onset of illness and disease.

In its broadest definition, prevention includes a healthy lifestyle, exercise, diet and other similar efforts. Preventive care in a medical setting includes a variety of health care services, such as a physical examination, screenings, laboratory tests, counselling and immunizations.

The United Nations Staff Mutual Insurance Society Against Sickness and Accident (UNSMIS) has been encouraging the following medical preventive care for several years:

- Breast scans (mammography), reimbursed at 100% up to a maximum of CHF 200 and any amount thereafter reimbursed at 80%;
- PSA tests to detect prostate cancer, TSH tests to check for thyroid problems, and HIV and hepatitis C tests;
- Influenza vaccinations for all insured members are reimbursed at 100% without the need for a medical prescription on a pilot basis as of 2020;
- The Executive Committee of UNSMIS has agreed to reimburse COVID vaccines at 100%. This is a temporary measure and the Executive Committee reserves the right to review this position at a later date;
- Given the current COVID related restrictions on access to premises the blood tests for staff members usually carried out by the Medical Service of UNHCR and UNOG are momentarily suspended.

The prevention campaigns carried out over the past years have fully proved their worth. We strongly encourage insured members to make use of the medical preventive care offered by UNSMIS.

Why Use Preventive Care?

Preventive care is important because it helps you stay healthy and access prompt treatment when necessary. It can also help reduce the overall medical expenses of the insurance plan as well as your out of pocket expenses as an insured member.

- **Stay healthier and get more effective treatment** – Many types of screenings and tests can catch a disease before it starts. Starting treatment or lifestyle changes before a disease starts or while it is still in its early stages will help you stay healthier and/or recover more quickly.
- **Pay less for medical expenses** – Preventive care helps lower the long-term cost of managing disease because it helps catch problems in the early stages when most



diseases are more readily treatable. As mentioned above, this helps keep your out of pocket low, but it also helps keep overall expenses lower thus limiting potential premium increases in the future.

COST CONTAINMENT

UNSMIS relies on you, our insured members, to be diligent and attentive to avoid unnecessary costs and expenses. Keeping an attentive eye on costs and avoiding providers that charge excessive fees is your duty as an insured member.

An attentive behaviour towards costs translates, long-term, into more stable monthly insurance premium deductions and a healthier long-term financial solvency of the insurance plan. A healthier long-term solvency of the plan means that generations to come will be able to enjoy the same coverage with similar benefits at a similar cost. As an insured member, you are aware that UNSMIS pays a lot of attention not merely to solidarity amongst plan members, but also to inter-generational solidarity. It is important to safeguard the long-term financial health of the plan without this being at the expense of the benefits provided. This is not possible without, amongst other things, a diligent and thoughtful use of the insurance plan by insured members.

UNSMIS would like to emphasize that attentive behaviour to cost does not equate to poorer healthcare. All we ask is that as insured members you remain vigilant to providers that over prescribe and overcharge. To help insured members navigate a sometimes-complex landscape, UNSMIS has invested significant time and effort to set up conventions and direct pay agreements with medical providers.

CONVENTIONS AND DIRECT PAY AGREEMENTS

For some years now, UNSMIS has worked with the health insurance schemes of ILO, CERN and WHO to negotiate agreements with a range of health-care providers, with the aim of expanding its network of service providers who offer high-quality care at reasonable rates.

These agreements are a key component of UNSMIS's strategy to keep costs down and have without doubt exerted a restraining influence on trends in expenditure. UNSMIS has, in recent years, consistently outperformed medical inflation around the world, more specifically in Switzerland, where the bulk of UNSMIS's medical reimbursements take place.

Without prejudice to the principle that Society members are free to choose their care providers, you are urged to give some thought to the benefits offered by the providers who have entered into agreements with UNSMIS. We would like to remind you that UNSMIS is a mutual scheme: any savings that are made benefit all Society members and make it possible to keep premiums down to a reasonable level.

New Agreement with the Magellan Group in Switzerland

UNSMIS is happy to announce that the agreement reached with the Magellan Group will go a long way to contain costs and improve the customer experience. The Magellan Group counts over 110 doctors and

30 para-medicals (i.e. physical therapists) operating from 10 medical and imagery centres across the Léman Region from Geneva to Sion.

<https://www.magellan.ch/en/international-insurances/>

The provider has prepared a dedicated page on their website in English in addition to information in French. Aware of the international nature of UNSMIS's insured population and of the importance of being treated by someone with whom you can freely communicate, Magellan has implemented a feature on their website that allows insured members to search for physicians and therapists not only by specialty but also by language spoken. To further facilitate the client experience, contact information, and in some cases the possibility to request appointments on-line, is available on this dedicated page.

The most important feature of this new agreement is that all the doctors and therapists that are part of the Magellan group have agreed to charge the same rates they are required to charge the Swiss mandatory insurance. This will go a long way to curtail the practice of insured members being charged unreasonable fees merely because they have private insurance.

We strongly encourage all our insured members to try and make use of the services offered as this will help contain overall expenditure as well as lower your out of pocket expenses.

New Agreements with Hospitals in Bonn

UNSMIS provides insurance coverage for a significant population based in Bonn, Germany. Over 1,300 staff members, retirees and eligible family members of the three Bonn based participating agencies, UNFCCC, UNCCD and UNV-Bonn, have chosen UNSMIS as their insurance provider of choice.

We are pleased to announce that UNSMIS has negotiated two conventions with the following hospitals:

Universitätsklinikum Bonn

Venusberg-Campus 1
53127 Bonn
Tel : +49 228 2870

GFO Kliniken Bonn

St. Marien
Robert-Koch-Straße 1
53115 Bonn (Venusberg)
Tel: 0228 505-0

St. Josef
Hermannstr. 37
53225 Bonn (Beuel)
Tel: 0228 407-0

Cura Hospital
Schülgenstraße 15
53604 Bad Honnef
Tel: 02224 7720

For all non-emergency hospitalizations requiring an overnight stay, insured members will not have to pay anything up front. UNSMIS will take care of settling the bill 100% and subsequently recover any out of pocket expenses. All such requests must be approved in advance by UNSMIS. If you do not get UNSMIS's prior approval, you may be liable to settle the invoice(s) and subsequently submit them to UNSMIS with proof of payment for reimbursement.



The process to submit the direct payment request in hospitals outside of Switzerland and France has been fully automated. **Please log onto the online portal and follow the instructions.**

Network of HealthCare providers in Africa, Asia and Central and South America

We take this opportunity to remind you that UNSMIS recently launched a service that is geared at facilitating access to medical health care in Africa, Asia and Central and South America. Simply log into your e-claims portal and filter by region, country and specialty.

For all outpatient care, identify the provider, make an appointment, show your card and pay up front. All settled invoices can then be submitted to UNSMIS for reimbursement. In some cases, you may also be able to benefit from discounted rates.

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Pharmacies

UNSMIS reimburses medicine purchased in France with a prescription from a Swiss doctor. This is important because for the same medicine, prices can be as much as 20 to 50% lower in neighbouring France than in Switzerland. UNSMIS plan members are encouraged to purchase medication in neighbouring France where possible.

UNSMIS has concluded an agreement with **Pharmacie de la Poterie** in nearby Ferney Voltaire. The pharmacy will charge UNSMIS insured members the pricing of the French social security system for the medication and there will be no charge for custody tax (from 6:30pm to 9pm) nor for emergency tax and nor assistance tax.

In addition, UNSMIS has also concluded an agreement with the Pharmacie Plus group of pharmacies the Suisse Romande region. Simply inform the pharmacist that you are insured with UNSMIS, you may be required to show proof of this (simply download the UNSMIS App and use the digital membership card) and you will benefit from the following discounts:

- 10% discount on prescribed medication whose price is below CHF 100;
- 5% discount on prescribed medication priced between CHF 100 and CHF 1,000.



Agreements with health care providers in Switzerland

UNSMIS is a self-insured and self-administered plan with over 32,000 insured members worldwide. Whilst all efforts are being made to expand discount agreements and direct pay agreements all over the world, the bulk of the effort, in the past, has focused on Switzerland as this is where most medical expenses emanate from as well as it being the largest concentration of UNSMIS insured members around the globe. The attached Annex lists all the hospitals with which UNSMIS has some type of agreement in place.

Distribution :

UNOG, UNDP, UNICEF, WMO, UNHCR, ITC, UNV, UNFCCC, UNCCD, UNSSC, ITU
Retired members

The Executive Secretary

SMIS/21/2

ANNEX I

Area(s) of specialization	Establishment	Tariff concessions
General Emergency Intensive care Maternity	<p>Hôpital de la Tour 3, avenue J. D. Maillard 1217 Meyrin Tel. 022 719 61 11 www.latour.ch</p> <p>Clinique de Carouge 1, avenue Cardinal Mermillod 1227 Carouge Tel. 022 309 45 45</p>	<p>Agreed rates.</p> <p>Direct pay agreements for inpatient care.</p>
General Emergency Intensive care Maternity	<p>Les Hôpitaux universitaires de Genève (HUG) Rue Gabrielle-Perret-Gentil 4 1205 Genève Tel. 022 372 33 11 www.hug-ge.ch</p>	<p>Agreed rates.</p> <p>Direct pay agreements for inpatient care.</p>
Rehabilitation	<p>Clinique Bois-Bougy Avenue bois Bougy, 8 1260 Nyon Tel. 22 436 36 36 www.bois-bougy.ch</p>	<p>Agreed rates.</p> <p>Direct pay agreements for inpatient care.</p>
Psychiatry Psychotherapy	<p>Clinique la Métairie Avenue du bois Bougy 8 1260 Nyon Tel. www.lametairie.ch</p>	<p>Agreed rates</p> <p>Direct pay agreements for inpatient care.</p>



Psychiatry Rehabilitation	Clinique du Grand-Salève Avenue du Grand-Salève 2 1255 Veyrier Tel. 22 570 50 50 www.grand-saleve.ch	Agreed rates Direct pay agreements for inpatient care.
Multidisciplinary inpatient and outpatient medical and surgical services	Hirlanden Clinique La Colline Clinique La Colline Avenue Beau-Séjour 6 1206 Geneva Tel. 22 702 20 22 www.hirlanden.ch/en/clinique-la-colline/home.html	Agreed rates. Direct pay agreements for inpatient care.
Maternity Paediatrics Cardiology, oncology, radiology and emergency care	Hirlanden Clinique des Granettes Clinique des Granettes Chemin des Granettes 7 1224 Chêne-Bougeries T +41 22 305 01 11 www.hirlanden.ch/de/clinique-des-granettes/home.html	Agreed rates Direct payments have to be expressly requested.
General Emergency Mobile emergency and resuscitation service (SMUR)	Hôpital de Zone de Nyon 1260 Nyon (VD) Tel. 022 994 61 61	Agreed rates Direct pay agreements for inpatient care.



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General Maternity	Clinique Générale-Beaulieu 20, chemin Beau Soleil 1206 Genève Tel. 022 839 55 55 www.beaulieu.ch	Agreed rates Direct pay agreements for inpatient care.
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Convalescence Follow-up care Short-term admissions unit	Les Cliniques genevoises de Joli-Mont et de Montana 45, avenue Trembley 1211 Genève 19 Tel. 022 717 03 11	Agreed rates Direct pay agreements for inpatient care.
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General Emergency Intensive care Rehabilitation Psychiatric	Centre Hospitalier Universitaire Vaudois (CHUV) 46, rue du Bugnon 1011 Lausanne Tel. 021 314 11 11	Agreed rates and direct payment for in- and outpatient care
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Eye Clinic	Hôpital ophtalmique Jules-Gonin Avenue de France 15 Case postale 5143 1002 Lausanne www.ophtalmique.ch	Agreed rates and direct payment for in- and outpatient care
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Cardiovascular rehabilitation Convalescent care	Clinique La Lignière 1196 Gland (VD) Tel. 022 999 64 64 www.laligniere.ch	Agreed rates Direct pay agreements for inpatient care.
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General

Cardiovascular rehabilitation

Convalescent care

Clinique de Genolier

1272 Genolier (VD)

Tel. 022 366 90 00

<https://www.genolier.net/>

The agreed rates also extend to other clinics that are part of the Swiss Medical Network Group. These can be found on the website.

Agreed rates

Direct payments have to be expressly requested. We strongly encourage you request direct payments as this results in a 5% discount of the invoice, reducing out of pocket expenses for you and costs for UNSMIS

Rehabilitation

Post-surgery treatment

Clinique de Maisonneuve

60-64 Av. de Châtelaine

1219 Châtelaine

Tel.+41 22 979 46 46

www.clinique-maisonneuve.ch

Agreed rates

Direct pay agreements for inpatient care.

Medical and paramedical care at home

Sitex SA

Chemin des Aulx 12

1228 Plan-les-Ouates

Tel. 0 848 11 00 00

<https://www.sitexsa.ch>

Agreed rates for outpatient home care

Colorectal cancer detection

Breast cancer detection

Fondation genevoise pour le dépistage du cancer (FGDC)Tel: [022 320 28 28](tel:0223202828)

Preventive cancer screening (following cantonal prevention scheme.)

Laboratory Tests

UNILABS

Multiple locations

<https://unilabs.ch/fr>

UNSMIS has agreed rates. **Please always make sure your doctor clearly mentions you are insured with UNSMIS and/or make this clear to UNILABS to benefit from preferred rates.**



Ophthalmology

Clinique de l'Œil – Onex

Avenue Bois-de-la-Chapelle 15
1213 Onex
Tél. 022 879 12 34
www.monoeil.ch

Agreed rates

Centre Chirurgical de l'Œil

Place de la Gare 4
1003 Lausanne
Tél. 021 312 35 00
www.monoeil.ch

Centre de l'œil

460 route du Nant
F-01280 Prévessin-Möens
Tél. 00 33 4 50 40 03 24
www.centreoeil.fr/

Day Surgery, Consultations,
Different specialties.

**Groupe Médical de
Chantepoulet**
Rue de Chantepoulet 21
1201 Genève
Tél. 022 716 30 40
http://www.gmed.ch/

Agreed rates

Day Surgery, Consultations,
Different specialties.

Groupe Médical Magellan

Various locations throughout the
Leman region

Agreement to provide standard
LaMal rates.

<https://www.magellan.ch/en/international-insurances/>

OFFICE DES NATIONS UNIES À GENÈVE

ASSURANCE MUTUELLE
CONTRE LA MALADIE ET LES ACCIDENTS
DU PERSONNEL DES NATIONS UNIES



UNITED NATIONS OFFICE AT GENEVA

UNITED NATIONS
STAFF MUTUAL INSURANCE SOCIETY
AGAINST SICKNESS AND ACCIDENT

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Dental care/surgery

Pure Clinic
Grand-Montfleury 54
1290 Versoix
Tél. 022 775 03 03
<https://pureclinic.ch/>

Agreed rates

Inpatient
and outpatient
surgical services

Clinique de La Plaine
Rue Charles-Humbert 5
1205 Genève
Tél. 022 595 05 05
<http://www.laplaine.ch/>

Agreed rates.
Direct pay agreements for
inpatient care.