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**AMENDMENTS TO THE SOCIETY'S PREMIUMS
APPLICABLE AS FROM 1 FEBRUARY 2013**

The Executive Committee of the United Nations Staff Mutual Insurance Society against Sickness and Accident has recommended to the Director-General an increase in the premiums for serving and retired members of the Society of overall 5% per year for the years 2013, 2014 and 2015.

Based on the position of the Administration that paying member's contribution and organizational subsidy should converge, the Executive Committee has also accepted a convergence of rates payable by the insured person and the organization for single insured members to become equal in 2016.

This adjustment is needed in order to maintain over mid to long term the balance between expenditures and revenues and to preserve the current standard of benefits.

Such an increase has become unavoidable in the face of constantly rising health costs, not only in Switzerland but in most countries of the world. Between 2000 and 2010, Swiss health insurance companies raised their premiums by an average of 5.1 per cent per year (adult rate, Swiss average), while the Society's premiums for serving and retired members have not changed since 2005.

On the basis of these recommendations, the Director-General of the United Nations Office at Geneva, in accordance with the Society's Statutes, has approved the increase in premiums with effect from 1 February 2013 and 1 January 2014 and 2015, as shown in the scale of premiums to be found annexed to this circular.

The Executive Secretary

SMIS/12/3

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ANNEX I OF THE MUTUAL INSURANCE SOCIETY'S RULES

SCALE OF CONTRIBUTIONS

Subject to the provisions of the rules, the rates of contribution for the years 2013, 2014 and 2015 will be as follows :

<i>Category of person insured</i>	From 1 February 2013	
	Payable by the insured person	Payable by the organization
Staff member only	2.7 %	3.4 %
Staff member with one dependant	4.0 %	4.0 %
Staff member with more than one dependant	4.4 %	4.4 %
Retired staff member only	2.7 %	5.4 %
Retired staff member with one dependant	4.0 %	8.0 %
Retired staff member with more than one dependant	4.4 %	8.8 %
<i>Specially protected persons</i>		
Non-dependant spouse	CHF 350.-	-
Non-dependant unmarried child under 21 years of age	CHF 130.-	-
Dependent unmarried child from 21 to 24 years of age	CHF 130.-	-
Dependent unmarried child from 25 to 29 years of age	CHF 200.-	-
Father, mother, brother or sister considered as secondary dependents	CHF 500.-	-

<i>Category of person insured</i>	From 1 January 2014	
	Payable by the insured person	Payable by the organization
Staff member only	2.9 %	3.4 %
Staff member with one dependant	4.2 %	4.2 %
Staff member with more than one dependant	4.6 %	4.6 %
Retired staff member only	2.9 %	5.8 %
Retired staff member with one dependant	4.2 %	8.4 %
Retired staff member with more than one dependant	4.6 %	9.2 %

<i>Category of person insured</i>	From 1 January 2015	
	Payable by the insured person	Payable by the organization
Staff member only	3.1 %	3.4 %
Staff member with one dependant	4.4 %	4.4 %
Staff member with more than one dependant	4.8 %	4.8 %
Retired staff member only	3.1 %	6.2 %
Retired staff member with one dependant	4.4 %	8.8 %
Retired staff member with more than one dependant	4.8 %	9.6 %

The premiums rates for specially protected persons may be adjusted in 2014 or 2015 depending on the experience of these groups of insured persons.

In 2016, the premium rate for single insured members (staff and retiree) only will be of 3.4% and the subsidy payable by the organization will also be of 3.4%.