



General Meeting of SHIF insured persons

Florian Léger, SHIF Executive Secretary

Date: Friday / 17 / December / 2021



Presentation structure

SHIF at a glance

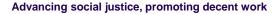
2021, a busy year

Amendments to the SHIF Regulations

Reminder on some SHIF rules

Financial situation

Plans for 2022







SHIF at a glance

- Mutual Health Insurance Fund (not-for profit)
- Coverage is provided based on employment relationship with ILO
- 13'000 insured persons worldwide
- USD 50 million benefits paid each year
- 65'000+ claims from more than 150 countries
- Representing more than 160'000 invoices
- Average turn over time of claim settlement:

18 in 2019, 14 in 2020 and 21 in 2021

▶ 13 Staff

Distribution by benefits by country of payment:









2021, a busy year

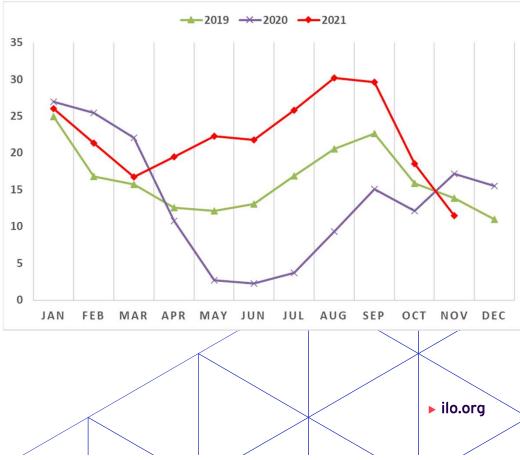


2021, a busy year

A busy year

- Record number of claims and invoices received and settled
- Increasing number of cases reviewed by the SHIF Medical adviser
- Continued success of SHIF Online
- Many queries (SHIF Online)
- Network of healthcare providers (launched in 2020)
- New TPA in the USA
- IT developments (SHIF Online but not only)
- New SHIF Regulations
- Regular communication
- ► Etc…

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Amendments to the SHIF Regulations





Amendments to the SHIF Regulations

MC approved amendments at its 266 meeting on 30 September

Amendments have just been translated and will be notified to the SHIF insured persons in January

Amendments only cover Governance and Administrative issues (no amendment regarding benefits)

- Suspension and Forfeiture of benefits (fraud prevention)
- General meeting (frequency of meetings)
- Referendum (quorum and number of votes caste)
- Arbitration and dispute settlement
- Cash payment (article 2.10)





Reminder on some SHIF Rules and benefits





Reminder on some SHIF Rules and benefits

No change in benefits since 2018

Preventative measures and alternative medicines

Medicines

What is the rule?

Voluntarily covered dependants

Condition for children

COVID-19

PRC, rapid antigens and serological tests and vaccination





Reminder on some SHIF Rules and benefits (ctd...)

Rules for supplementary benefits

SHIF reimburses 100% of medical cost once the expenditure for an insured person (including the family) has reached 25% of annual income (or pension)

Medical travel

Adequate medical care

Voluntarily covered dependants

Condition for children

Agreement with providers

In Geneva and outside Geneva





Financial situation



| | | ANNEX I | | |
|----------|-------------------|--|---------------------|---------------------|
| | | ILO Staff Health Insurance Fund | | |
| | | Assets and Liabilities Statement as at 31 December | er 2020 | |
| | | (in US Dollars) | | |
| | | (in co bonars) | | |
| | | | | |
| ASSETS | | | As at 31/12/2020 | As at 31/12/2019 |
| | 1. Cash | Term deposits | 5,633,644 | 750,34 |
| | 2. Debtors | Advances and other Accounts Receivable | 1,783,515 | 1,770,1 |
| | | Less: Provision for outstanding advances | (655,826) | (503,43 |
| | | Total Net Advances and other Accounts Receivable | 1,127,689 | 1,266,6 |
| | 3. Investments | Held with Aberdeen Asset Management | 80,875,521 | 72,835,7 |
| | | Derivative assets (liabilities) | (7,974) | 798,0 |
| | | TOTAL | 87,628,880 | 75,650,8 |
| LIABILIT | <u>IES</u> | | | |
| | 1. Creditors | Prepaid contributions | 720,269 | 678,0 |
| | | Other creditors | 709,701 | 171,0 |
| | 2. Accrued liabi | lity for unsettled claims | 15,000,000 | 13,000,0 |
| | | TOTAL | 16,429,970 | 13,849,1 |
| | EXCESS OF AS | SETS OVER LIABILITIES | 71,198,910 | 61,801,6 |
| | | | | |
| SHIF GU | ARANTEE FUND | | | |
| | Balance brought | forward from previous year | 61,801,674 | 56,273,3 |
| | Total Surplus/(De | ficit) for the period | 9,397,236 | 5,528,3 |
| | FUND BALANCE | | 71,198,910 | 61,801,6 |

| | ANNEX II | | |
|---|---------------------------------------|------------------|------------|
| | ILO Staff Health Insurance Fund | | |
| Income and Expe | nditure Statement for the period ende | d 31 December 20 | 20 |
| | | | |
| | (in US Dollars) | | |
| | | Total | Total |
| TING TRANSACTIONS | | 2020 | 2019 |
| 1. Contributions | Active Staff including Experts | 13,374,817 | 12,918,837 |
| received | Organizations | 13,279,428 | 12,766,497 |
| | Retired/survivors | 7,215,111 | 7,192,865 |
| | Organizations | 14,430,222 | 14,385,731 |
| | Voluntary | 1,915,746 | 1,829,995 |
| | TOTAL CONTRIBUTIONS | 50,215,324 | 49,093,925 |
| | | | ,, |
| 2. Benefits paid | Active Staff including Experts | 11,950,126 | 13,164,832 |
| | Retired/survivors | 31,477,864 | 32,213,829 |
| | Voluntary | 2,109,941 | 2,017,177 |
| | Less: Recoveries from third parties | 62,276 | (94,006) |
| | TOTAL BENEFITS | 45,600,207 | 47,301,832 |
| | | | |
| | in contributions income | | 4 700 000 |
| over benefits paid | | 4,615,117 | 1,792,093 |
| 4 Increase/(decrease) | in accrued liability for | | |
| unsettled claims | | 2,000,000 | - |
| | | | |
| 5. Healthcare services | network cost | (59,720) | - |
| 6. Provisions for advar | nces | (152,388) | (503,438) |
| 7. Exchange gains/(los | ise s) | (66,020) | (128,050) |
| 8. Sundry income/(exp | benses) | (43,423) | (102,138) |
| 9. Net operating surplu | us/(deficit) | 2,293,566 | 1,058,467 |
| the second se | | _,, | .,,. |
| TMENT TRANSACTIONS | | | |

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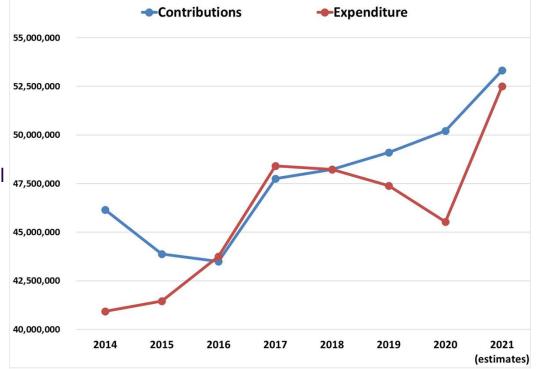
Contributions continue to be higher than expenditure

Strong increase of contributions in 2021 (+6%)

- Exchange rate impact
- Continued increase of the number of paying members

Sharp increase in expenditure in 2021 (+15%)

- For the first time benefit paid by SHIF in a year will be more that USD 50 million
- Follows 3 years of decrease with an important decrease in 2020 (due to Covid)
- 2/3 of the increase if due to exchange rate fluctuation



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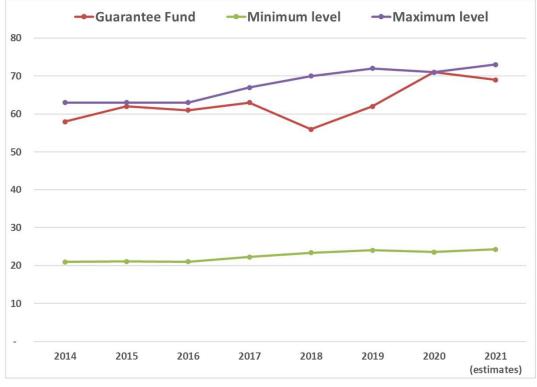


A guarantee Fund still very closed to its statutory maximum

Small decrease in 2021

- Very good performance of the investments in 2020
- Positive impact of the technical results of the last 4 years
- Investment performance in 2021 not as good as 2020 (also because of exchange rate impact)

New actuarial study in 2022



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Plans for 2022

- Online attestations will be available early next year (including tax attestations)
- An App to complement SHIF Online later in the year



 Staff Health Insurance Fund Tel: 12 mesor
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TO WHOM IT MAY CONCERN

This cartifies that Mr. Metalescond (SHIF ref. 032 (2011), born on metalexember 2000, international civil servant, has been invaried by the LLO Staff Health Insurance Fund (SHIF) since 01. October 2000. The coverage entitlement ends on 30 November 2009.

The SHIF provides health insurance for international labour Office (LO) officials and former officials, their dependents and surviven. The fault is a self-administered scheme whose income is derived from contributions assessed upon the salaries and pensions of insured members and from regulatory contributions poild by the SU, a United Nations system agency.

The SHIF provides 24-hour worklawide comprehensive major medical insurance coverage in replacement of primary national social security systems and local supplementary health insurance schemes, for the purpose of analogy with- and exemption from national regulatory insurance requirements.

In reception of the mobility of international chil service officials and their families, Article 2.1 of the SEF Brigulations provides for fine choice of medical practitioner, pharmacitit and medical establishment, without geographic restriction. The SMF provides nonflit for in-patient and out-patient treatment, including dental and optical treatment, of both sitemaand accident estated conditions. Code 3.7 of the SHF Schedule of Berefits provides for miniburament of costs rested to treatment of provides for private treatment in the SHF Schedule of Berefits provides for reinburament of costs rested to or history are covered by the 100.

In case of hospitalization, the Fund covers a stay in a semi-private room, within the limits laid down by the Administrative Rules, as well as the cost of treatment during that stay.

Subject to the provisions of Articles 2.2 and 2.5 of the SHIF Regulations, reinbursement of medical costs reaches 100.0 per cent (one hundred per cent). The Fund's yearly maximum italitity is USD 150'000 (one hundred and fifty thousand dollard) per Article 2.6 of the SHIF Regulations or USD 600'000 (six hundred thousand dollard) by Secretariat decision. There is no Ultrime limit.



Geneva, 15 December 2021

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THANK YOU

Contact the SHIF:+41.22.799.88.18

Shif@ilo.org for any general inquiry or any inquiry related to paper claims

Shifonline@ilo.org for any inquiry related to SHIF Online access or any inquiry related to an online claim

Shifmedicaladviser@ilo.org for any medical inquiry that requires the review of the SHIF Medical adviser

Shifaffiliations@ilo.org for any inquiry related to affiliations

www.ilo.org/shif shifonline.ilo.org