



International  
Labour  
Organization

Staff Health  
Insurance  
Fund



► **SHIF**  
**Annual report**  
**2020 & 2021**









# SHIF

Staff health  
insurance fund

- 
- ▶ **Report on  
the operation  
of the Fund  
in 2020 & 2021**

# SHIF

## Annual report



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## ► Message from the Chairperson and Vice-Chairperson

On behalf of the Management Committee, we are delighted to present the annual report of the ILO Staff Health Insurance Fund (SHIF) for 2020 and 2021. These two years have of course been marked by the COVID-19 pandemic. The pandemic has emphasized – more than ever before – the importance of having a good health insurance fund. A good health insurance fund is one which offers adequate benefits, whose quality of service meets expectations, which is financially healthy and which is governed in accordance with stringent criteria.

The SHIF Management Committee again focused, in a virtual format, on these areas of work in 2020 and 2021.

- In terms of governance, the Management Committee approved important amendments aimed at improving effectiveness and accountability in the operations of the Fund, streamlining some aspects of SHIF governance and clarifying certain administrative procedures to make them more user-friendly.
- For the first time in the history of the SHIF, in 2020 the elections of the representatives of insured persons to the Management Committee were conducted using electronic voting for active members.
- Similarly, a virtual general meeting was held in December 2020 for the first time. This format, used again in 2021, made it possible for more insured persons outside Geneva to participate and it seems natural for it to become the norm in the future.
- The financial situation continued to be closely monitored by the Management Committee, because while 2020 was an extremely positive year (in part as a result of lockdowns), in 2021 SHIF expenditure increased significantly. The 2019 actuarial valuation became obsolete due to COVID-19. The Management Committee therefore decided to postpone all decisions until after the results of the next actuarial valuation in 2022.

► Tilmann Geckeler



Chairperson  
Representing  
the Administration

► Pierre Sayour



Vice-Chairperson  
Representing  
the insured persons



## ► Message from the Executive Secretary

Nobody will forget 2020 and 2021, indelibly marked by the COVID-19 pandemic.

My initial thoughts go out to all those who have lost a loved one in the past months, whether or not due to COVID-19, and in particular to the families and friends of colleagues who have passed away in the last two years. The ILO and the SHIF have never before experienced such a sombre period.

The COVID-19 pandemic put additional pressure on the entire SHIF team. Not only did the number of claims for reimbursement climb with each passing month, but the number of questions and requests received, by email and over the phone, shot up (although there was a lull during the first lockdown in Europe in March–April 2020).

The SHIF team did its utmost during this time to continue to provide you with the service to which you are accustomed. Most fortunately, modern tools allowed us to work from home almost as if we were at the office, and despite some organizational difficulties associated with telework, we have maintained record productivity over the past two years. Average reimbursement times fell from 16 days in 2019 to 14 days in 2020, rising again unfortunately to 21 days in 2021.

We also managed to bring forward the launch of SHIF Online for retirees during the most difficult months of the pandemic and, by the end of 2021, more than 1,000 retirees had set up their accounts. By the end of 2021, two thirds of claims had been submitted through SHIF Online.

Lastly, and as planned, in November 2020 we established the SHIF network of healthcare providers. This important new tool, which aims to improve access to healthcare for colleagues in the field, is presented to you later in the report.

Happy reading!

► Florian Léger



Executive Secretary





## ► The SHIF at a glance in 2020

More than **140,000** invoices reimbursed

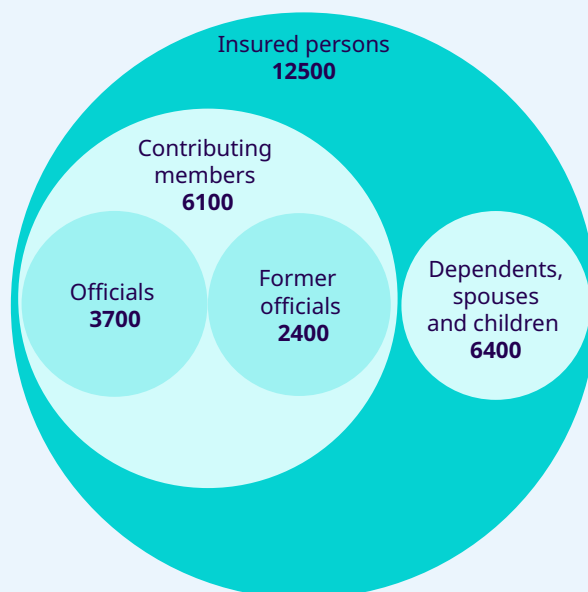
**55,000** claims received

from more than **150 countries**

US\$ **45 million** reimbursed

**67 %** for healthcare in Switzerland

**9 %** in France



## ► The SHIF at a glance in 2021

Almost **165,000** invoices reimbursed

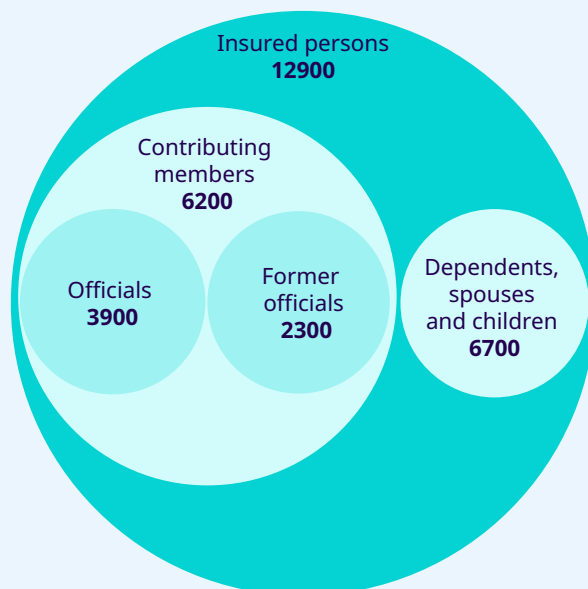
Almost **70,000** claims received

from more than **150 countries**

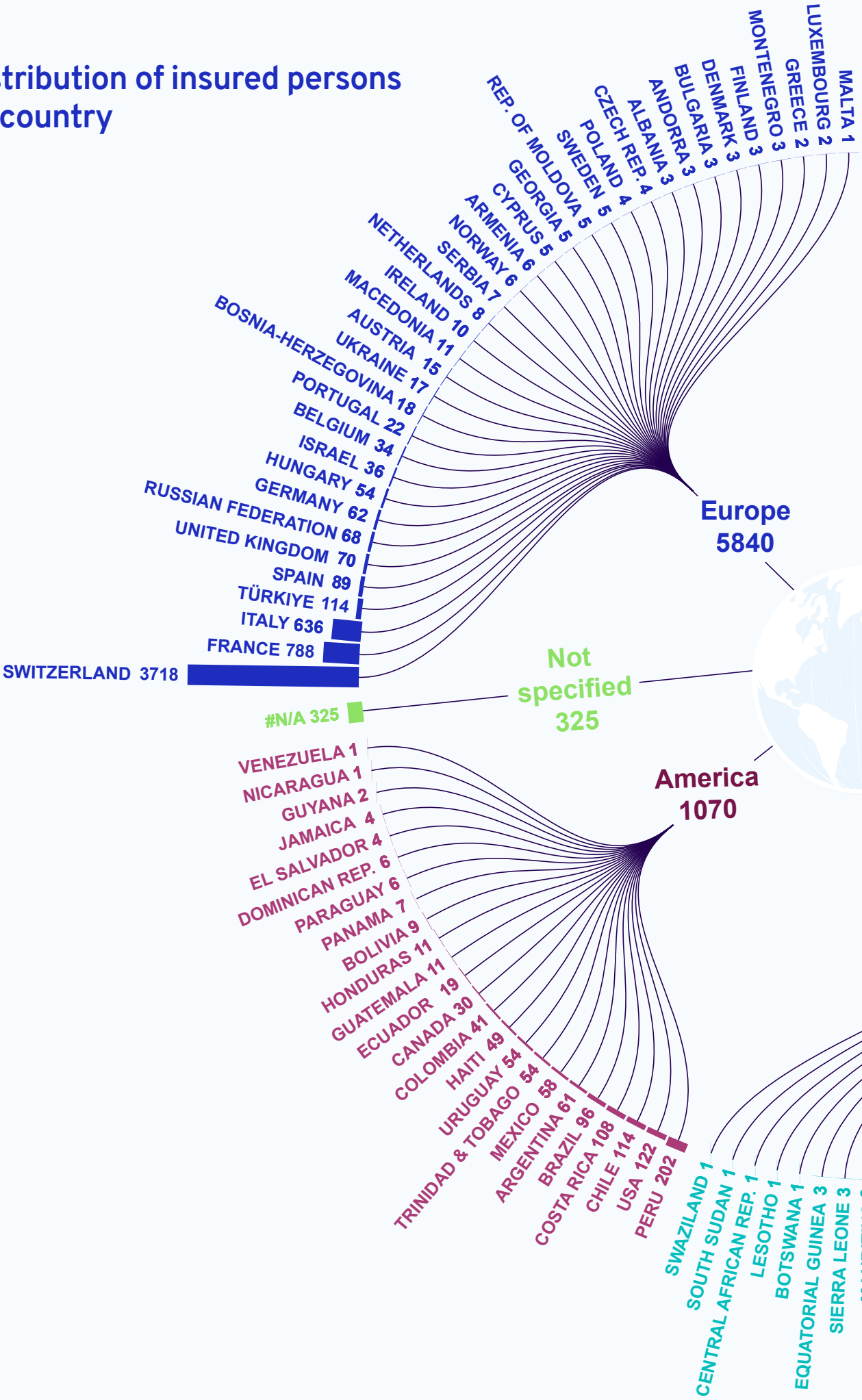
US\$ **55 million** reimbursed

**66 %** for healthcare in Switzerland

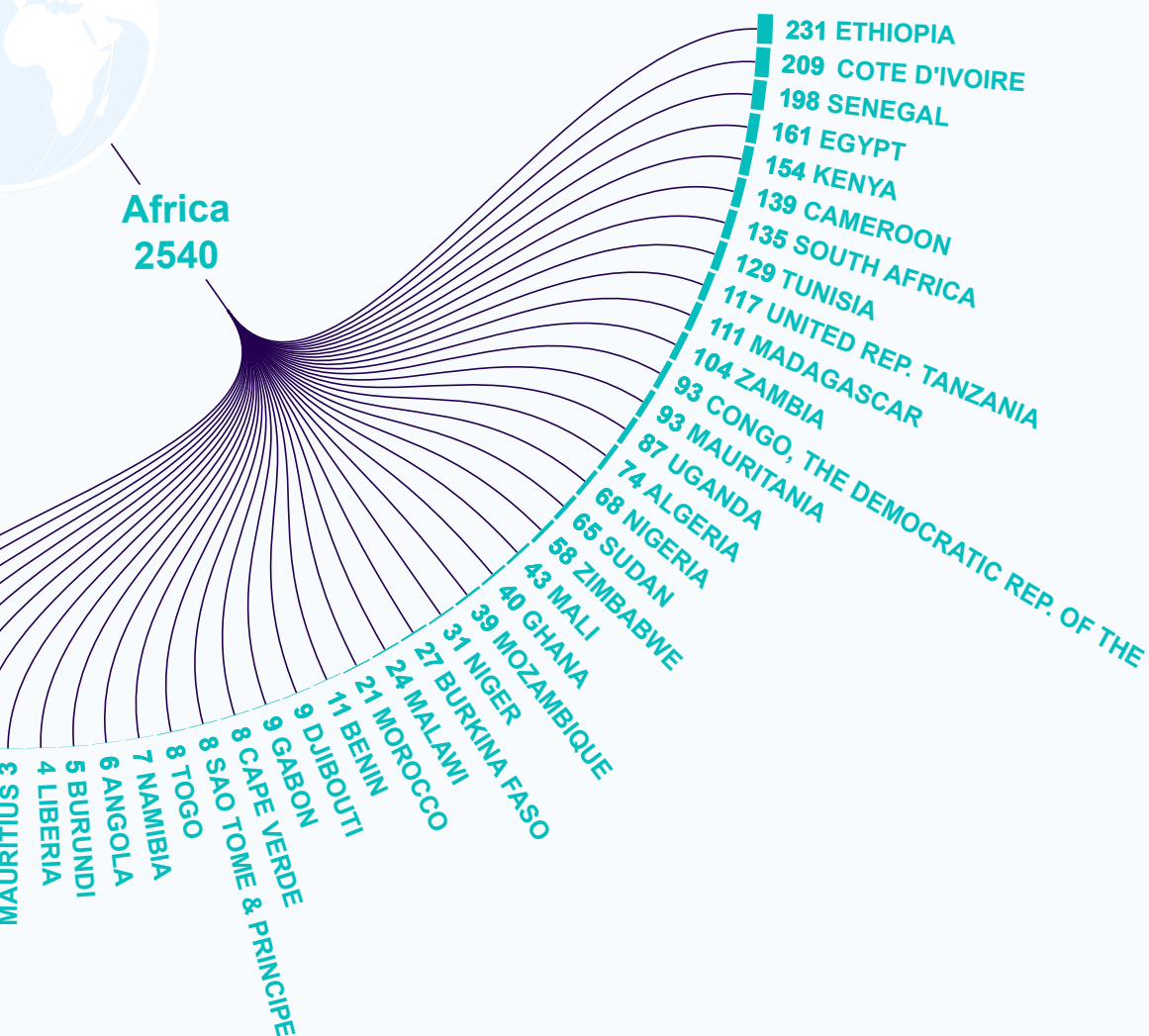
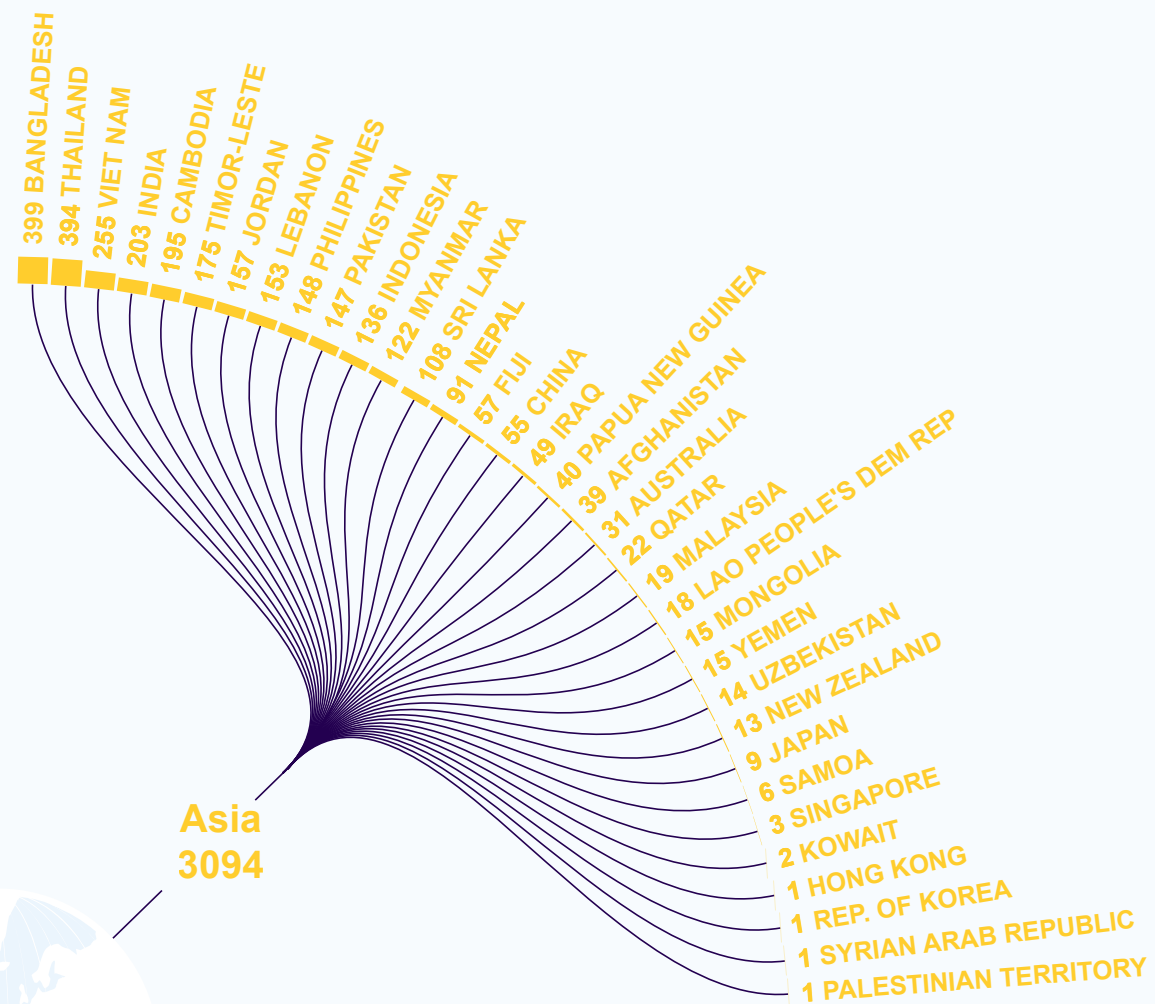
**9 %** in France



► Distribution of insured persons by country







## ► Management Committee composition in 2020

Pursuant to article 4.1 of the SHIF Regulations, and following elections of the representatives of insured persons in 2017, the Management Committee was composed of the following titular and substitute members, representing insured persons and the Administration:

	Titular members	Substitute members
Representing insured persons	Mr Pierre Sayour Ms Catherine Comte-Tiberghien Ms Mireille Ecuillon	Mr Simon Brimblecombe Ms Elisabeth Fombuena Ms Azza Taalab
Representing the Administration	Mr Tilmann Geckeler Mr Luca Bormioli Mr Fikri Gurzumar	Mr Sietse Buijze Mr Giuseppe Zefola Ms Anne Drouin

For 2020, the Management Committee elected: Mr Tilmann Geckeler as its **Chairperson** and Mr Pierre Sayour as its **Vice-Chairperson**.

Pursuant to article 4.7.2 of the SHIF Regulations, the **Standing Subcommittee** was composed of Mr Pierre Sayour, Ms Elisabeth Fombuena, Ms Mireille Ecuillon, Mr Tilmann Geckeler, Mr Fikri Gurzumar and Mr Sietse Buijze.

## ► Management Committee composition in 2021

Pursuant to article 4.1 of the SHIF Regulations, and following elections of the representatives of insured persons in 2020, the **Management Committee** was composed of the following titular and substitute members, representing insured persons and the Administration:

	Titular members	Substitute members
Representing insured persons	Ms Catherine Comte-Tiberghien Ms Mireille Ecuillon Mr Pierre Sayour	Ms Elisabeth Fombuena Ms Lisa Morgan Ms Azza Taalab
Representing the Administration	Mr Tilmann Geckeler Mr Luca Bormioli Mr Fikri Gurzumar	Mr Sietse Buijze Mr Giuseppe Zefola Vacant

For 2021, the Management Committee elected: Mr Pierre Sayour as its **Chairperson** and Mr Fikri Gurzumar as its **Vice-Chairperson**.

Pursuant to article 4.7.2 of the SHIF Regulations, the **Standing Subcommittee** was composed of Mr Pierre Sayour, Ms Elisabeth Fombuena, Ms Mireille Ecuillon, Mr Tilmann Geckeler, Mr Fikri Gurzumar and Mr Sietse Buijze.

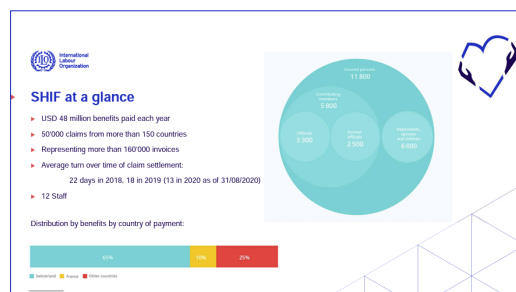


## ► Virtual general meeting of 8 December 2020

For the first time in its history, the SHIF held a virtual general meeting on 8 December 2020. The meeting provided the opportunity to review the impact of COVID-19 on the operation of the Fund, the situation of the secretariat, the financial situation, the launch of SHIF Online for retirees and to discuss projects. Above all, the meeting provided an opportunity to answer the numerous questions asked by the insured persons who attended.

Please find:

- the presentation: [https://www.ilo.org/dyn/shif/website.file\\_open?p\\_reference\\_id=326](https://www.ilo.org/dyn/shif/website.file_open?p_reference_id=326)
- the audio recording: [https://www.ilo.org/dyn/hrd/intranet.file\\_open?p\\_reference\\_id=4684](https://www.ilo.org/dyn/hrd/intranet.file_open?p_reference_id=4684)
- the video: [https://www.ilo.org/dyn/hrd/intranet.file\\_open?p\\_reference\\_id=4686](https://www.ilo.org/dyn/hrd/intranet.file_open?p_reference_id=4686)



## ► Virtual general meeting of 17 December 2021

As in 2020, the SHIF held a virtual general meeting on 17 December 2021. Once again, many insured persons from around the world connected and participated. The amendments adopted by the Management Committee some weeks prior to the meeting were presented and numerous questions were asked, relating to COVID-19 in particular.

Please find:

- the presentation: [https://www.ilo.org/dyn/shif/website.file\\_open?p\\_reference\\_id=374](https://www.ilo.org/dyn/shif/website.file_open?p_reference_id=374)
- the audio recording: [https://www.ilo.org/dyn/hrd/intranet.file\\_open?p\\_reference\\_id=4722](https://www.ilo.org/dyn/hrd/intranet.file_open?p_reference_id=4722)
- the video: [https://www.ilo.org/dyn/hrd/intranet.file\\_open?p\\_reference\\_id=4723](https://www.ilo.org/dyn/hrd/intranet.file_open?p_reference_id=4723)



## ► The SHIF network of healthcare providers

In November 2020, the SHIF concluded a contract with an internationally renowned company to provide access to an extensive network of healthcare providers in Africa, the Arab States, Asia, Latin America and the Caribbean. The list of healthcare providers can be accessed on SHIF Online under a tab entitled “Healthcare provider”. SHIF encourages you to use healthcare providers from the network as they have been carefully selected by our partner.

Insured members will not be asked to pay anything upfront for non-emergency hospitalizations. A guarantee of payment (GOP) will be placed with the hospital and the SHIF will take care of settling the invoice and will subsequently recover any out-of-pocket expenses.

**While the free choice of a medical practitioner or of an establishment as set out in the SHIF Regulations has not changed, the SHIF cannot guarantee that a provider who is not part of the network will agree to bill the SHIF in case of hospitalization, as the final word on this issue remains with the provider. In such cases we will continue to rely on ILO field offices to help us pay a deposit to the hospital.**

### North America and Europe

In North America, the SHIF has an agreement with a separate third-party administrator to arrange direct billing and repricing of invoices. In Europe, when possible, the SHIF places a GOP.

### Geneva region

In Geneva, the SHIF has developed its own network of healthcare providers with which rates have been negotiated (hospitals, clinics) and to which direct payments are made.

For more information, please consult the following link or SHIF Online: [https://www.ilo.org/dyn/shif/website.file\\_open?p\\_reference\\_id=308](https://www.ilo.org/dyn/shif/website.file_open?p_reference_id=308)



## ► Amendments to the SHIF Regulations and Administrative Rules

The Management Committee has been working on the revision of the Regulations and Administrative Rules for several years. A working group comprised of members of the Committee representing the insured persons and the Administration, guided by the audit recommendations, best practices in mutual health insurance and the provisions applicable in the insurance schemes of other United Nations agencies, was specifically mandated to review the role of the SHIF Management Committee in respect of key internal governance aspects.

The group kept the Management Committee regularly informed of its progress, and the Management Committee finally approved the amendments proposed by the working group on 6 October 2021.

The amendments are aimed at improving effectiveness and accountability in the operations of the Fund, in the light of external and internal audit recommendations, streamlining some governance aspects and clarifying administrative procedures to make them more user-friendly.

In order to enhance accountability, the Management Committee decided to introduce a new article to the Regulations to specify the measures to be taken in the event of fraud against the Fund. It also decided to review the provisions governing the consequences of fraud against the Fund, including suspension and forfeiture of entitlements and expulsion from the Fund or termination of coverage.

In the light of specific audit recommendations, the Committee also decided to clarify the provisions governing the supporting documents (i.e. proof of payment) to be provided by insured persons to claim payment of benefits by the Fund. Furthermore, the Committee introduced a new threshold concerning bills for medical expenses paid in cash, in order to enhance the protection of the Fund against fraudulent claims.

With regard to the decisions of the Management Committee and the responsibilities of the Standing Subcommittee, the amendments aim to codify the rule governing the minimum number of Management Committee members required for decision-making (i.e. the quorum). Specific changes are intended to ensure that the votes of all Management Committee members carry the same weight. The proposed amendments also introduce deadlines for submitting individual requests and special cases for review to the Standing Subcommittee and the Management Committee.

The general meeting (of insured persons) will be convened at more regular intervals in future and any conclusions will be duly addressed by the Management Committee, while remaining of an advisory (non-binding) nature.

The majority and participation requirements in the event of a referendum on amendments approved by the Management Committee have been lowered.

Lastly, the Management Committee reviewed the overall dispute settlement procedures with a view to making them more understandable and user-friendly and sought to ensure consistency in the drafting of these provisions across the SHIF Regulations and Administrative Rules. The dispute settlement procedure has been clarified, with a distinction being made between disputes of a medical and non-medical nature. The previous arbitration-like system has been replaced by a fullyfledged appeals process before an independent standing Appeals Board, with a secretariat separate from the SHIF Secretariat, to ensure segregation of duties and impartiality.

The full text of the circular (published on 10 February 2022) can be found [here](#).



## ► Contact the SHIF

**Call the SHIF: +41 22 799 88 18**

[shif@ilo.org](mailto:shif@ilo.org) For general enquiries or questions regarding claims submitted on paper

[shifonline@ilo.org](mailto:shifonline@ilo.org) For matters relating to access to SHIF Online or claims submitted through SHIF Online

[shifmedicaladviser@ilo.org](mailto:shifmedicaladviser@ilo.org) For medical issues requiring a consultation with the medical adviser

[shifaffiliations@ilo.org](mailto:shifaffiliations@ilo.org) For membership enquiries

**The emergency telephone number is: +41 22 819 44 14**

(You will be asked for your telephone number and called back immediately).

The emergency telephone number should only be used outside SHIF office hours if you are in an emergency situation (you or a member of your family requires urgent hospitalization) or if a SHIF hospitalization guarantee letter has been rejected.

Reminder: The emergency number is on the back of your membership card.



**STAFF HEALTH INSURANCE FUND**  
**CAISSE D'ASSURANCE POUR LA PROTECTION DE LA SANTÉ DU PERSONNEL**  
**CAJA DEL SEGURO DE SALUD DEL PERSONAL**

Last name / Nom / Apellido: \_\_\_\_\_  
 First name / Prénom / Nombre: \_\_\_\_\_  
 Member / Membre / Miembro: \_\_\_\_\_  
 Date of Birth / Né(e) le / Fecha de nacimiento: \_\_\_\_\_  
 Sex / Sexe / Sexo: \_\_\_\_\_  
 Valid until / Validité / Válido hasta: \_\_\_\_\_



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Secretariat / Secrétariat / Secretaría:	+41 22 799 85 07
Fax:	+41 22 799 61 02
E-mail:	shif@ilo.org
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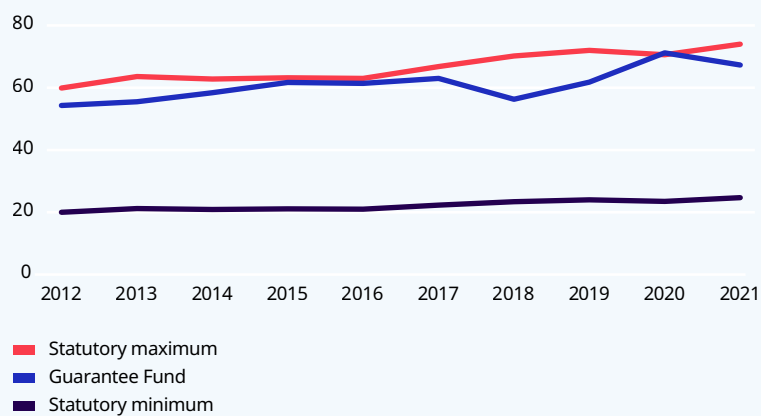
## ► Financial situation and Guarantee Fund

The statements of assets and liabilities and the statement of income and expenditure are contained in Appendices I and II.

In accordance with article 3.8 of the SHIF Regulations, the level of the Guarantee Fund must be between one sixth (= six months) and one half (= 18 months) of the Fund's expenditure over the previous three financial years.

At 31 December 2020, the balance of the Guarantee Fund had increased to US\$ 71.2 million, an increase of more than US\$ 9 million in a year, due to good investment performance, favourable exchange rate fluctuations, as well as a net operating surplus. The Guarantee Fund was then slightly above the statutory maximum. At 31 December 2021, the Guarantee Fund had fallen to US\$ 67.3 million, mainly due to unfavourable exchange rate fluctuations and a net operating deficit.

► **Figure 1. SHIF Guarantee Fund (in \$US millions)**



## ► Trends in expenditure and contributions

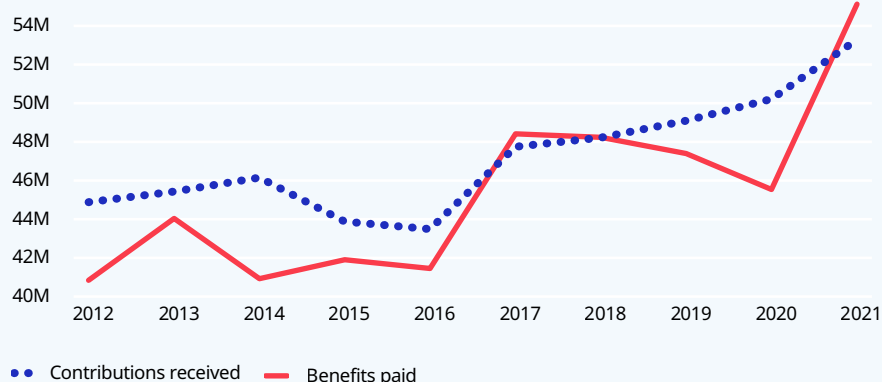
Total benefits paid amounted to US\$ 45,6 million in 2020, which is 4 per cent lower than in 2019, and US\$ 55,2 million in 2021, which is 21 per cent higher than in 2020.

At the same time, total contributions increased by 2.3 per cent in 2020, reaching US\$ 50.2 million, and by 6.1 per cent in 2021, reaching US\$ 53,3 million.

Figure 2 shows the trends in total benefits paid since 2012 and total contributions received.



► **Figure 2. Trends in contributions received and benefits paid between 2012 and 2021 (in \$US)**



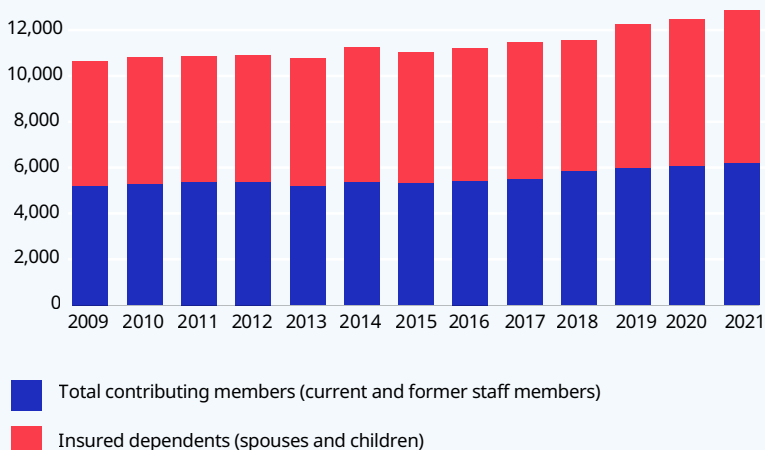
## ► Trends in membership

At 31 December 2020, the SHIF insured 12,455 people in 135 countries. Of these, 47 per cent were in Europe (30 per cent in Switzerland and 7 per cent in France), 24 per cent in Asia, 18 per cent in Africa and 9 per cent in America. Other than Switzerland and France, the main countries were Italy (5 per cent of SHIF members), Thailand and Bangladesh (3 per cent), Côte d'Ivoire, Ethiopia, Viet Nam and Peru (2 per cent).

At 31 December 2021, the SHIF insured 12,869 people in 138 countries. Of these, 44 per cent were in Europe (29 per cent in Switzerland and 6 per cent in France), 25 per cent in Asia, 20 per cent in Africa and 8 per cent in America. Other than Switzerland and France, the main countries were Italy (5 per cent of SHIF members), Thailand and Bangladesh (3 per cent), Côte d'Ivoire, Ethiopia, Viet Nam, India, Peru, Cambodia and Senegal (2 per cent).

Figure 3 shows trends in membership over recent years. At 31 December 2020, 446 people (parents, spouses and children) had voluntary coverage, and at 31 December 2021, 455 people (parents, spouses and children) had voluntary coverage.

► **Figure 3. Number of persons insured 2009–2021 (excluding those with voluntary coverage)**



## ► Benefits statistics

As shown in figure 4 below, benefits paid to reimburse costs incurred in Switzerland continue to account for around two-thirds of total benefits paid, followed by France, which accounts for around 10 per cent.

In 2020, benefits paid per contributing member were US\$ 7,534, which was 5 per cent less than in 2019. The benefits paid per insured person (all those covered by the Fund) were US\$ 3,664 in 2020, also 5 per cent less than in 2019.

In 2021, benefits paid per contributing member were US\$ 8,862, which was 18 per cent more than in 2020. The benefits paid per insured person (all those covered by the Fund) were US\$ 4,292 in 2021, 17 per cent more than in 2020.

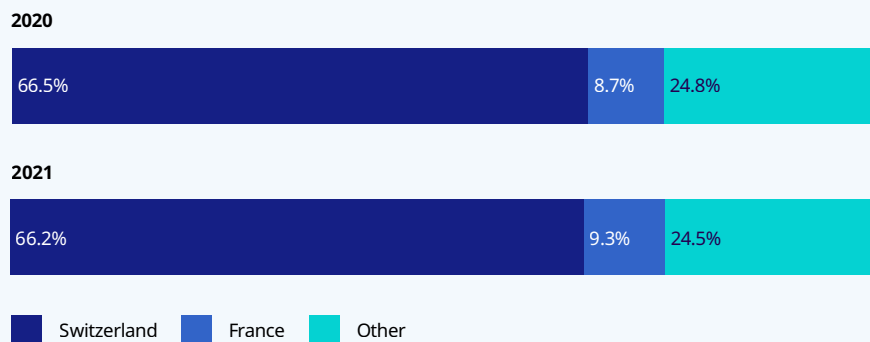
Over the course of 2020, medical care provided in hospitals constituted the largest single item of expenditure, accounting for 37.9 per cent of total SHIF payouts in 2020. Nursing care (mostly long-term) amounted to 13.0 per cent of the total, followed by doctors' fees and medication costs (12.1 per cent and 8.5 per cent, respectively), while dental treatment represented 6.0 per cent of the total.

Over the course of 2021, medical care provided in hospitals constituted the largest single item of expenditure, accounting for 36.1 per cent of total SHIF payouts in 2021. Nursing care (mostly long-term) amounted to 12.6 per cent of the total, followed by doctors' fees and medication costs (12.3 per cent and 8.1 per cent, respectively), while dental treatment represented 6.1 per cent of the total.

It is interesting to note that the new codes created in 2016 and 2018: screening, vaccinations, contraception, alternative medicines and medically assisted reproduction, accounted for 2.5 per cent of SHIF total expenditure in 2020 and 2.4 per cent in 2021.

Appendix III gives a detailed overview of spending.

► **Figure 4. Distribution of benefits by country in which treatment took place**



## ► Claims for reimbursement

In 2020, the Fund's claims adjusters processed 54,751 claims, and in 2021 they processed 69,209 claims (ILO and Turin Centre combined), an increase of 26.4 per cent. This increase in the number of claims is not a significant indicator since it has been impacted by the increased use of SHIF Online, which has reduced the number of invoices submitted per claim and consequently increased the number of claims submitted.

The number of invoices examined was 142,439 in 2020 and 163,993 in 2021 (a level equivalent to that of 2019), an increase of 15.1 per cent.

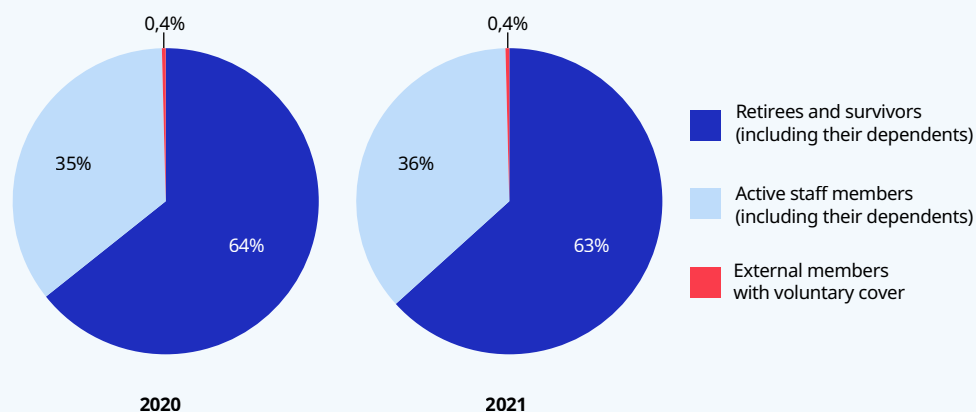
The average number of invoices submitted per claim was 2.6 in 2020, down from 3.1 in 2019, while the average number of claims filed per SHIF member was 4.5 in 2020 as opposed to 4.3 in 2019. However, these two indicators were also affected by the launch of SHIF Online.

Conversely, the 15.1 per cent increase in the number of invoices examined (163,993 in 2021 compared with 142,439 in 2020) shows that the SHIF's volume of work increased substantially in 2021.

The average number of invoices per claim was 4.4 for claims filed on paper, as opposed to 1.8 for claims submitted using SHIF Online.

The average number of invoices submitted per claim was 2.4 in 2021, down from 2.6 in 2020, while the average number of claims filed per SHIF member increased (5.4 in 2021 compared with 4.5 in 2020), but these two indicators were also affected by the launch of SHIF Online.

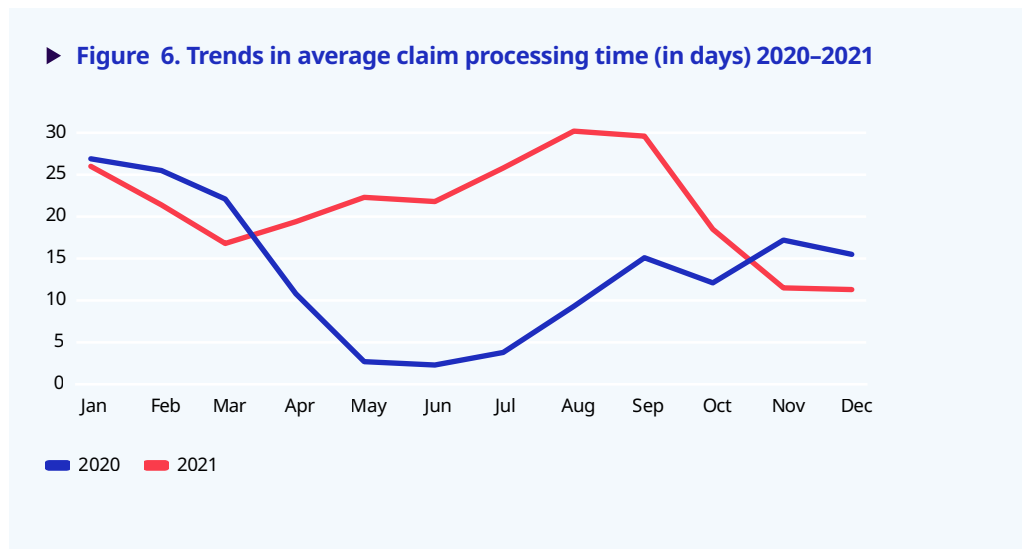
► **Figure 5. Number of claims submitted by membership type**





## ► Reimbursement times

Figure 6 shows monthly trends in reimbursement times (calculated as the number of days between receipt of the claim by the SHIF and its processing) over the past two years.



## ► External Audit

The Auditor General carried out an audit of the accounts for the 2020 and 2021 financial years as part of the overall audit of the ILO financial statements. The aim of the audit was “to check that contributions were accurate and complete, claims paid were accurate and complete, the estimate of claims incurred but not received was correct, and that the SHIF Guarantee Fund was in compliance with the respective authority”. In line with article 4.14 of the SHIF Regulations, a report containing the External Auditor’s conclusions was presented to the Management Committee.

## ► Meetings of the Management Committee

The Management Committee met four times in 2020, three of which virtually, and six times in 2021, all virtually. It monitored the work of the secretariat and the SHIF’s financial situation.

## ► Meetings of the Standing Subcommittee

The Standing Subcommittee did not meet in 2020. It met once in 2021 and examined three special cases.

## ► Cases of fraud

Two suspected fraud cases were submitted to the internal auditors in 2020 and none in 2021.



## ► Appendix I. Assets and Liabilities Statement as at 31 December 2021 and 2020 (in US dollars)

### ► ILO Staff Health Insurance Fund

Assets and Liabilities Statement as at 31 December		2021	2020
<b>Assets</b>			
Cash	Term deposits	5 799 699	5 633 644
Debtors	Advances and other Accounts Receivable	1 955 138	1 783 515
	Less: Provision for outstanding advances	(686 814)	(655 826)
	Total Net Advances and other Accounts Receivable	1 268 324	1 127 689
Investments	Held with Aberdeen Asset Management	77 657 994	80 875 521
	Derivative assets (liabilities)	542 734	(7 974)
<b>Total assets</b>		<b>85 268 751</b>	<b>87 628 880</b>
<b>Liabilities</b>			
Creditors	Prepaid contributions	839 509	720 269
	Other creditors	1 904 498	709 701
Accrued liability for unsettled claims		15 200 000	15 000 000
<b>Total liabilities</b>		<b>17 944 007</b>	<b>16 429 970</b>
<b>Excess of assets over liabilities</b>		<b>67 324 744</b>	<b>71 198 910</b>
<b>SHIF Guarantee Fund</b>			
Balance brought forward from previous year		71 198 910	61 801 674
Total Surplus/(Deficit) for the period		(3 874 166)	9 397 236
<b>Fund Balance</b>		<b>67 324 744</b>	<b>71 198 910</b>



## ► Appendix II. Income and Expenditure Statement for the year ended 31 December 2021 (in US Dollars)

### ► ILO Staff Health Insurance Fund

Income and Expenditure Statement		2021	2020
<b>Operating transactions</b>			
Contributions received	Active Staff including Experts	14 259 591	13 374 817
	Organizations	14 213 626	13 279 428
	Retired/survivors	7 609 697	7 215 111
	Organizations	15 219 393	14 430 222
	Voluntary	1 985 424	1 915 746
<b>Total contributions</b>		<b>53 287 731</b>	<b>50 215 324</b>
Benefits paid	Active Staff including Experts	15 228 625	11 950 126
	Retired/survivors	36 629 139	31 477 864
	Voluntary	3 264 935	2 109 941
<b>Total benefits</b>		<b>55 122 699</b>	<b>45 537 931</b>
<b>Net surplus/(deficit) in contributions income over benefits paid</b>		<b>(1 834 968)</b>	<b>4 677 393</b>
Recoveries from third parties		1 302 883	(62 276)
Healthcare services network cost		(102 965)	(59 720)
Provisions for advances		(30 988)	(152 388)
(Increase)/decrease in accrued liability for unsettled claims		(200 000)	(2 000 000)
Exchange gains/(losses)		(92 208)	(66 020)
Sundry income/(expenses)		(347)	(43 423)
<b>Net operating surplus/(deficit)</b>		<b>(958 594)</b>	<b>2 293 566</b>
<b>Investment transactions</b>			
Interest & other income received		196 387	208 172
Capital gains/(losses) on investment sold		991 308	1 347 084
Unrealized gains/(losses) on investment		(1 524 242)	1 877 768
Gains/(losses) on currency position		(2,259,106)	3,854,038
Investment management fees		250,638	259,251
<b>Net income/(loss) on investments</b>		<b>(2,846,291)</b>	<b>7,027,811</b>
<b>Net surplus/(deficit)</b>		<b>(3,804,885)</b>	<b>9,321,376</b>
Revaluation gain/(loss) on assets & liabilities		(69,281)	75,859
<b>Net result for the period</b>		<b>(3 874 166)</b>	<b>9 397 236</b>

## ► Appendix III. Benefits statistics 2011–2021

(including supplementary benefits) (in US dollars)

### ► ILO Staff Health Insurance Fund

Type of benefit	Code	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Doctor's services	1,1	4 929 676	4 661 113	4 767 205	4 480 795	4 473 707	5 047 668	4 961 590	4 786 785	5 385 510	5 501 143	6 792 175
X-rays, laboratory and other tests	1,3, 1,4	2 217 817	2 243 144	2 311 305	2 256 910	2 491 297	2 639 582	2 769 462	2 687 665	2 799 403	2 820 175	3 590 586
Functional rehabilitation	1,5	1 151 743	1 143 581	1 189 967	1 125 600	1 148 132	1 245 805	1 310 896	1 323 009	1 197 503	1 066 108	1 420 636
Psychoanalysis and psychotherapy	1,7	714 299	649 615	764 895	776 136	629 457	672 856	686 244	672 542	738 168	780 088	1 048 334
Public ward at global fee	2,1	1 789 980	1 126 496	2 070 039	1 392 228	1 903 895	1 580 402	1 321 581	1 027 319	1 757 324	904 359	1 786 592
Hospital accommodation/clinic accommodation	2,2	1 916 222	1 625 248	1 671 556	1 631 168	1 763 703	1 659 150	1 844 624	1 696 037	1 624 923	1 414 243	1 631 970
Medical care	1,2, 2,7	15 684 133	15 407 576	16 172 561	16 668 735	16 591 880	16 601 614	20 852 760	19 858 463	17 844 854	17 299 070	19 912 017
Post-operative convalescence	2,3	164 941	154 050	252 751	289 704	322 107	323 550	518 182	481 489	603 229	388 494	631 196
Other convalescences and cures	2,4	16 878	12 643	9 626	10 917	10 431	2 677	0	0	14 891	2 514	2 498
Nursing care	1,6, 2,5, 2,6	3 880 716	4 014 423	4 069 525	3 911 344	4 012 431	4 258 877	5 578 666	6 440 397	5 750 284	5 948 526	6 959 214
Prescribed medicaments	3	4 526 981	4 563 828	4 514 490	4 104 577	3 779 592	3 747 067	3 750 552	3 677 686	3 517 684	3 881 871	4 492 790
Dental care	4	3 671 556	3 396 172	3 519 793	3 314 703	3 081 314	3 447 306	3 056 141	3 161 601	3 079 567	2 719 011	3 368 422
Optical (lenses, tests and frames)	5,1	989 795	937 357	1 002 492	862 132	908 863	938 724	920 562	949 300	937 832	830 355	1 086 639
Hearing aids	5,2	217 430	266 158	233 590	219 673	244 491	283 098	296 193	305 737	369 867	273 599	393 103
Other appliances	5, 5,3, 5,4, 5,5	297 681	324 026	300 222	279 289	323 131	310 452	336 353	383 726	441 441	369 475	451 287
Medical travel	6,1, 6,2, 6,3	195 381	242 131	228 888	207 188	188 039	216 141	303 499	234 443	264 691	255 164	292 968
Funeral costs	7	34 153	41 651	27 904	27 148	28 772	38 061	26 192	40 759	49 421	42 890	56 447
Preventive Exams	8,1	0	0	0	0	0	208 822	326 838	399 048	516 793	476 617	623 835
Vaccines	8,2	0	0	0	0	0	0	0	16 779	101 156	116 252	138 627
Contraception	8,3	0	0	0	0	0	0	0	2 300	10 364	13 342	15 330
Alternative medicines	9	0	0	0	0	0	0	0	79 046	323 705	339 786	390 638
M.A.P	10	0	0	0	0	0	0	0	43 391	196 504	189 914	143 542
<b>Total</b>		<b>42 399 382</b>	<b>40 809 212</b>	<b>43 106 811</b>	<b>41 558 246</b>	<b>41 901 239</b>	<b>43 221 854</b>	<b>48 860 336</b>	<b>48 267 522</b>	<b>47 525 113</b>	<b>45 632 997</b>	<b>55 228 847<sup>1</sup></b>

<sup>1</sup> The difference with the total shown in the income and expenditure statement (Annex II) is due to the recovery of benefits paid in advance for medical expenses related to service incurred sickness/third party liability.



**A committed, motivated  
and optimistic team  
for a sound and united Fund  
that is supported by its members.**

# SHIF

**ILO Staff Health Insurance Fund**

**International Labour Organization**  
4, route des Morillons,  
CH-1211 Geneva 22  
Switzerland  
Tel.: +41.22.799.8507  
[SHIF@ilo.org](mailto:SHIF@ilo.org)