



International
Labour
Organization

Staff Health
Insurance
Fund



► **SHIF**
Annual report
2022





SHIF

Staff health
insurance fund



► Report on
the operation
of the Fund
in 2022

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 2022 and to contribute to the work of the Committee by writing a few lines. The year 2022 saw a gradual return to normality after two years dominated by the COVID-19 pandemic.

The Management Committee worked tirelessly, as evidenced by the implementation on 1 May 2022 of the amendments approved on 6 October 2021. These amendments were presented at the general meeting on 17 December 2021, and we would like to emphasize their importance in terms of governance and accountability. Indeed, they improve the governance of the SHIF and introduce greater accountability for the Committee, the Executive Secretary and ultimately all those insured under the SHIF.

The year 2022 will be remembered by us all as the SHIF centenary year. The Management Committee devoted much effort to preparing to mark the occasion. The celebrations culminated, of course, in the centenary general meeting on 8 December 2022, which coincided almost to the day with the creation of the SHIF on 15 December 1922 (the SHIF Regulations came into force on 1 December 1922).

The Management Committee is particularly proud of the success of that general meeting, and of the preparation of the book on the history of the SHIF, which was published on that occasion. We hope that many of you have read this fascinating publication, which offers some perspective on decisions to be taken in the future regarding the Fund's financial situation (which remains sound for a 100-year-old Fund) and the new challenges to be faced in respect of quality of service and administration.



► Message from the Executive Secretary

In 2022, the SHIF became a young centenarian. A very active centenarian in pretty good shape, although we all know that, at this age, everything is precarious.

The publication of the centenary book has shown us that, more than once, the SHIF has been on the brink of collapse and that, more than once, it has made it through tough times. Nowadays, we prefer to plan ahead and avoid any drastic measures being taken in one way or the other. That is why, every three years, the SHIF carries out an actuarial study with a ten-year projection period. Since I became Executive Secretary, on the strength of my experience as a social security actuary and with the support of the Management Committee, all the actuarial studies of the SHIF have been published; the latest one, which was completed at the end of 2022, is no exception.

However, there is no point in ensuring the financial sustainability of a fund if that fund does not provide the services that its members expect. The SHIF has therefore embarked on a policy of service improvement and innovation. For this reason, the Management Committee decided to conduct a new satisfaction survey in autumn 2022, three years after the first one, which was carried out in 2019.

We demonstrated innovation, for example, when, in March 2022, in a first for the ILO, we introduced a self-service option for generating certificates on SHIF Online. Since then, more than 5,000 certificates have been downloaded. If you have not yet tried this service, do not hesitate to do so.

Another innovation was to be the first at the ILO to launch a Call Centre using Teams, in September 2022. By simply clicking on a link on the SHIF Online home page, you get through to a colleague from the SHIF who is available to answer your questions. This new service makes it very easy, especially for colleagues in the field, to reach us, while those who are used to calling the standard number (+41 22 799 88 18) may continue to do so.

We answer your calls during the Call Centre opening hours (Monday–Friday, 9.30 a.m.–12 p.m. and 2–4.30 p.m.). If you call outside these hours, or if all our colleagues are on another call, you can leave a voice message and we will call you back as soon as possible.

As the number of claims for reimbursement has continued to increase at a rate that no one anticipated, the SHIF worked flat out and once again processed a record number of invoices. Unfortunately, as a result, average reimbursement times continued to be lengthy, with an average turnaround of 18 days from the receipt of the claim. While temporary solutions have been put in place, more permanent solutions now need to be found in order to cope with the workload.

We are also working on other new services, such as an app to complement SHIF Online, a telemedicine service and a pilot project to improve access to healthcare in the regions. All this takes time, and we are doing our utmost to make progress as quickly as possible.



► The SHIF in 2022 at a glance

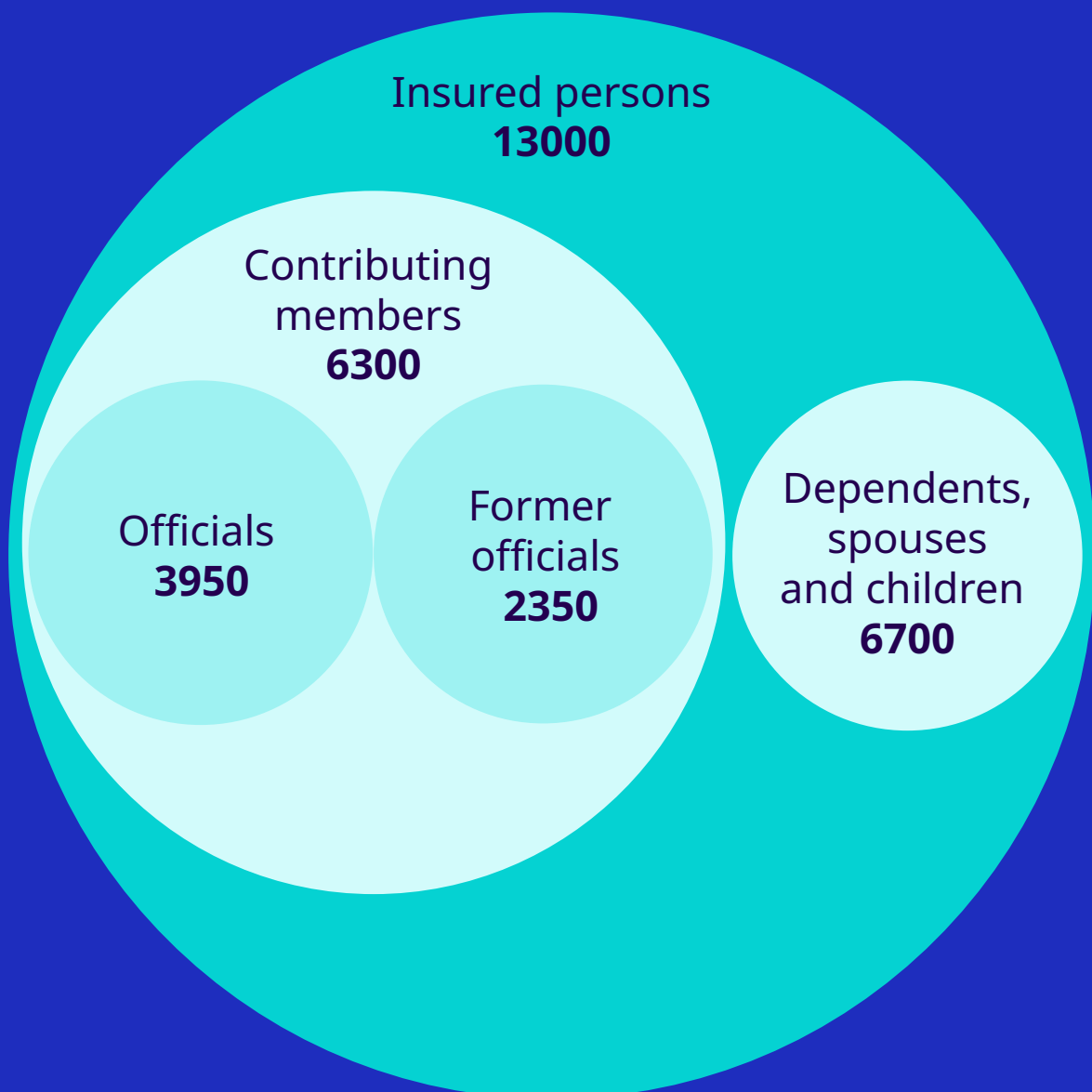
Around **170 000** invoices reimbursed

Around 75 000 claims from more than 150 countries

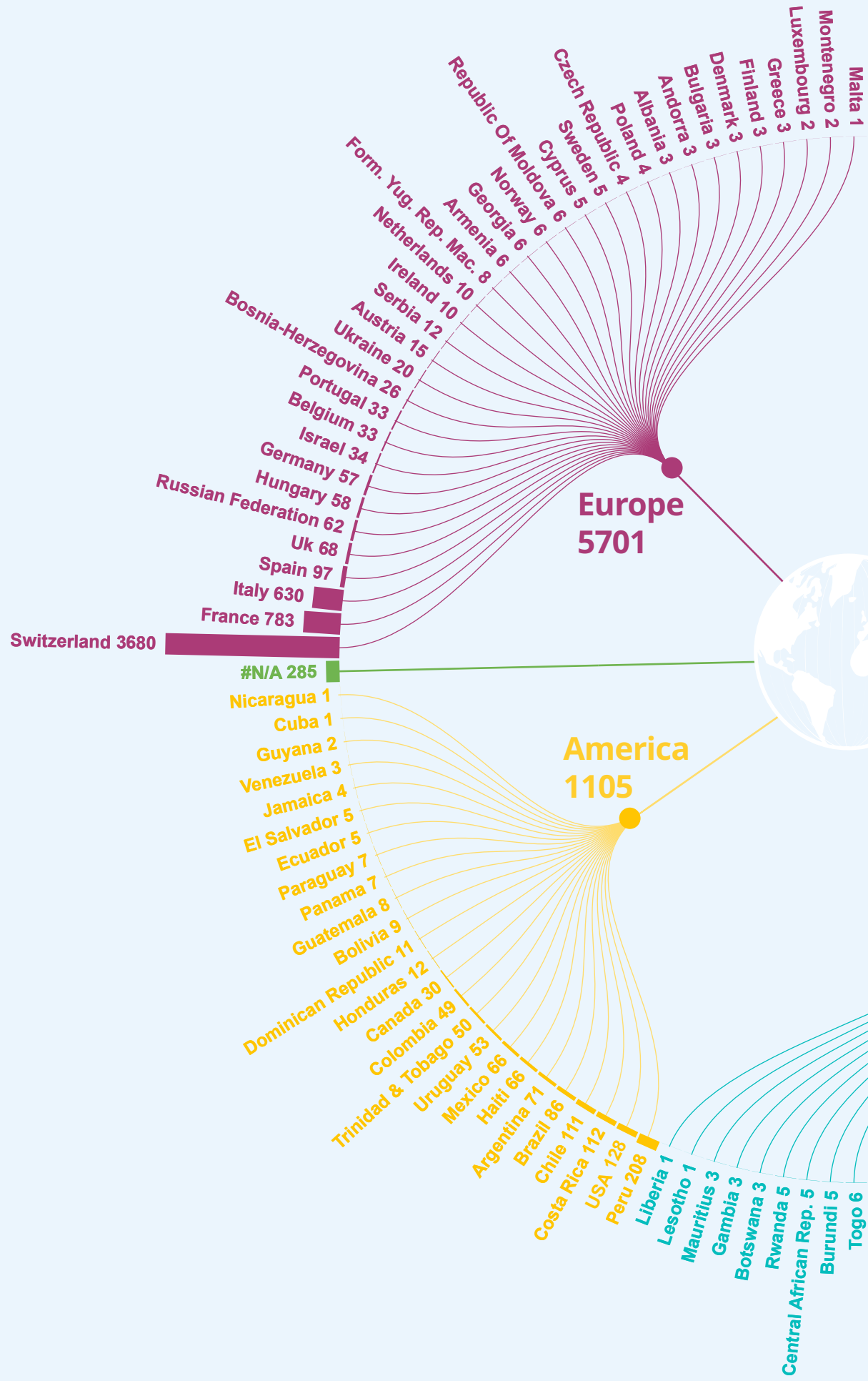
US\$ **50 million reimbursed**

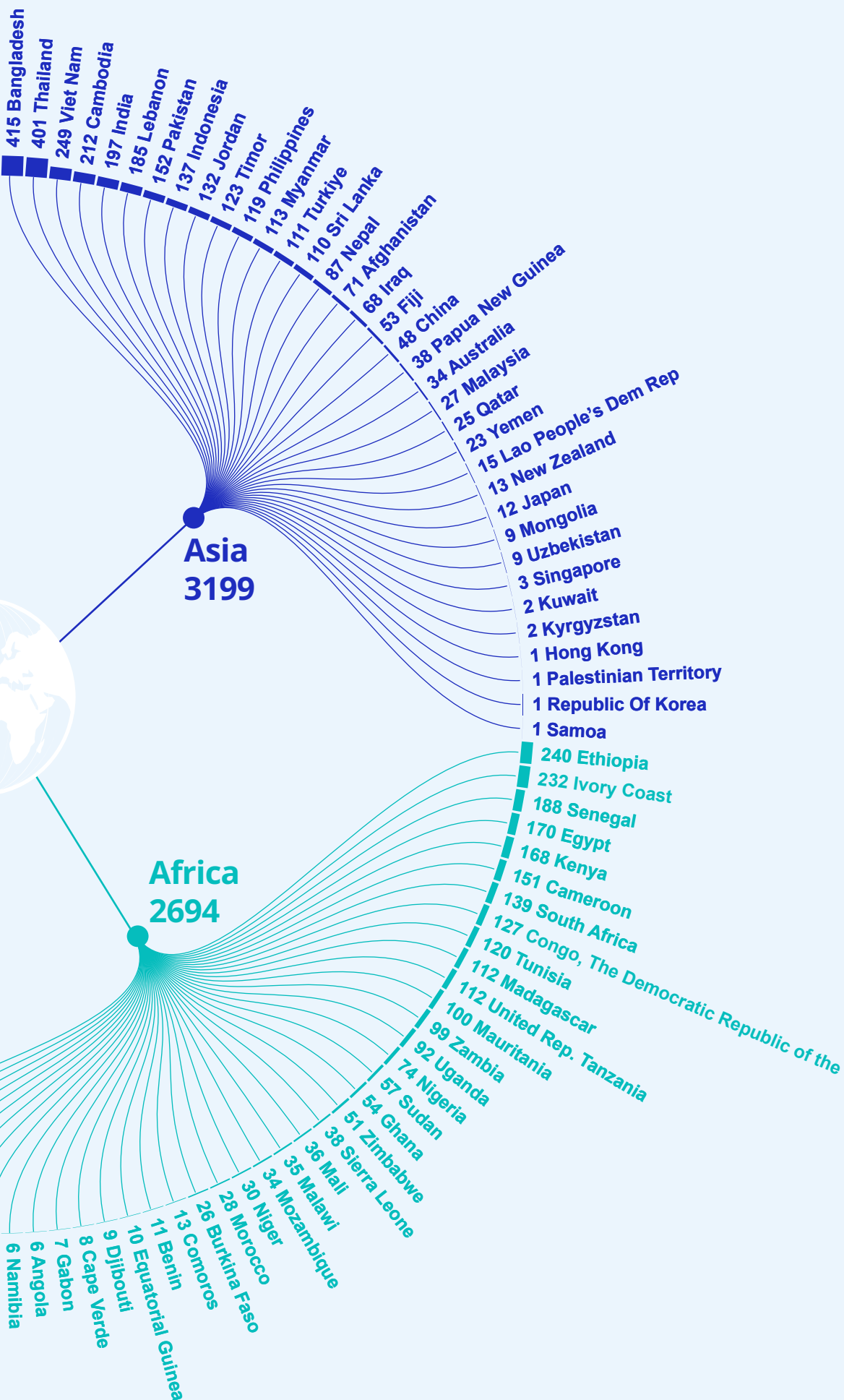
64% for healthcare in Switzerland

8% in France



► Distribution of insured persons by country





► **Composition of the Management Committee in 2022**

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

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

For 2022, 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 et Mr Fikri Gurzummar.

► **Centenary general meeting of 8 December 2022**

Organized in a face-to-face format and accessible virtually, the SHIF general meeting that took place on 8 December 2022 was a bit special, as we took the opportunity to celebrate the centenary of the SHIF.



The first part of the meeting followed a traditional format, with a presentation by the Executive Secretary on the situation of the SHIF, followed by questions and answers.

The second part was devoted to the centenary celebration, with the presentation of a publication on the history of the SHIF. Dorothea Hoehtker, the author of the publication, recounted the history of the SHIF and introduced us to the key players of the last 100 years. We also heard from representatives of the Administration and participants, and the Director-General of the ILO delivered a video message. By clicking on the following links, you will find:

[the video of the general meeting](#) (code: kE*2GdDF)

[the presentation by the Executive Secretary](#)

[photos of the general meeting](#)



► Publication of the SHIF centenary book

The publication can be found at: https://www.ilo.org/dyn/shif/website.file_open?p_reference_id=422



► Certificates available on SHIF Online

Through SHIF Online, insured persons can directly download three different types of certificate, as described below.

- A certificate of coverage: Required for a number of formalities and often requested by healthcare providers (especially if the SHIF insurance card has expired and the new one has not yet arrived).
- A specific certificate for children enrolled in studies: Available in English only, as it is generally the universities in the English-speaking world that require the name of the university and the student number to be included on the certificate. The system enables insured persons to enter this information directly on the certificate.
- A specific certificate showing, for each insured person, the total amount of invoices submitted to the SHIF and the total amount reimbursed for healthcare each year. This certificate is required for tax-return purposes in certain countries.



**International
Labour
Organization**

► **Staff Health Insurance Fund**

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TO WHOM IT MAY CONCERN

This certifies that _____ (SHIF ref. 031467-11-XX), born on _____, international civil servant, has been insured by the ILO Staff Health Insurance Fund (SHIF) since 01 October 2000. The coverage entitlement ends on 30 November 2039.

The SHIF provides health insurance for International Labour Office (ILO) officials and former officials, their dependants and survivors. The Fund is a self-administered scheme whose income is derived from contributions assessed upon the salaries and pensions of insured members and from regulatory contributions paid by the ILO, a United Nations system agency.

The SHIF provides 24-hour worldwide 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 recognition of the mobility of international civil service officials and their families, Article 2.1 of the SHIF Regulations provides for free choice of medical practitioner, pharmacist and medical establishment, without geographic restriction. The SHIF provides benefits for in-patient and out-patient treatment, including dental and optical treatment, of both sickness- and accident related conditions. Code 1.7 of the SHIF Schedule of Benefits provides for reimbursement of costs related to treatment of psychiatric and psychological conditions. Code 6.1 of the SHIF Schedule of Benefits provides for reimbursement of transportation costs in the event of an emergency. Cost of medically assisted repatriation in respect of ILO staff members on mission are covered by the ILO.

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, reimbursement of medical costs reaches 100.0 per cent (one hundred per cent). The Fund's yearly maximum liability is USD 150'000 (one hundred and fifty thousand dollars) per Article 2.6 of the SHIF Regulations or USD 600'000 (six hundred thousand dollars) by Secretariat decision. There is no lifetime limit.

SHIF benefits are paid in all currencies.



► International Labour Organization
Route des Morillons 4
CH-1211 Geneva 22
ilo.org

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E: ilo@ilo.org

► Satisfaction survey

Three years after the first satisfaction survey, the SHIF Management Committee wanted to give the insured persons another chance to have their say. As with the first survey, we got a good response, with almost 2,000 of you answering, slightly more than in 2019.

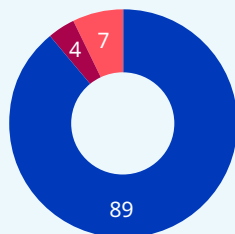
A big thank you to all those who responded, especially to the many of you who wrote comments (over 800 in total). We are encouraged by your responses, as 76 per cent of you are satisfied or very satisfied with our services. This is a satisfaction rate that is roughly equivalent to that of 2019, but it is difficult to compare, as the questions were not exactly the same; SHIF Online was in its infancy in 2019 and the COVID-19 pandemic completely changed the way we interact with you (closure of the SHIF reception desk for 27 months, launch of the Call Centre, and so on).

The detailed results of the survey can be found by clicking on [this link](#).

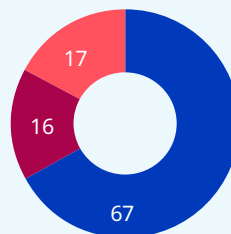
► Overall, how satisfied are you with SHIF services ? (percentage)



► Satisfaction level by membership type (percentage)



Retiree



Staff

■ Satisfied
 ■ Dissatisfied
 ■ Neither satisfied nor dissatisfied

► The SHIF Call Centre



SHIF Call Centre
Please click here to reach the SHIF Call Centre (every working day from 9:30 to 12:00 and from 14:00 to 16:30, Geneva time).

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

For your technical questions related to SHIF Online (retirees): servicedesk@ilo.org

For your technical questions (staff): [ILO Service Portal](#)

Emergencies 24/7: +41 22 819 44 14 (evenings and weekends)

SHIF Call Centre

Please click here to reach the SHIF Call Centre (every working day from 9.30 a.m. to 12 p.m. and from 2 to 4.30 p.m., Geneva time).

A broadcast was issued in September 2022 announcing the launch of the new SHIF Call Centre. Following the satisfaction survey conducted in 2019, the launch of the Call Centre was one of the commitments made by the SHIF to improve its services to insured persons.

The SHIF Call Centre is open every working day from 9.30 a.m. to 12 p.m. and from 2 to 4.30 p.m. (Geneva time). It can be reached using the SHIF reception desk number (+41 22 799 88 18) or on Teams by clicking on the link on the SHIF Online home page. If all the lines are busy or if you call outside office hours, we invite you to leave a voice message and we will call you back. This new service should be particularly appreciated by colleagues in the field.



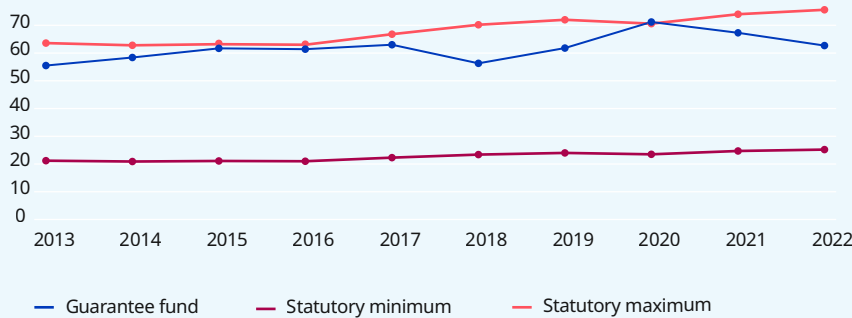
► Financial situation and guarantee fund

The statement 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 amount of the guarantee fund must not be less than one sixth of the expenditure of the Fund (= six months) nor exceed one half of the expenditure of the Fund (= 18 months) during the last three financial years.

At 31 December 2022, the balance of the guarantee fund was US\$62.7 million, down US\$4.6 million year-on-year, largely due to unrealized losses on investments.

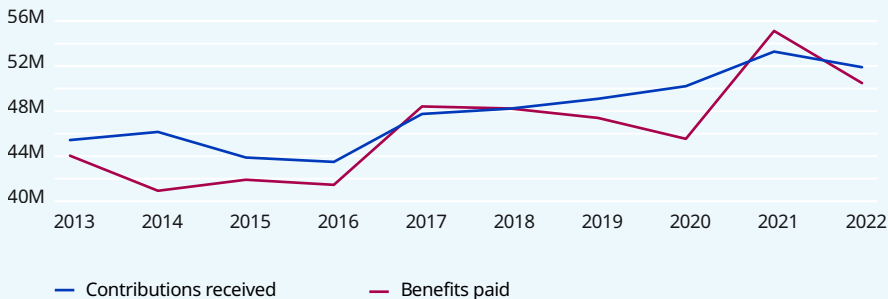
► **Figure 1. SHIF guarantee fund** (in millions of US dollars)



► Trends in expenditure and contributions

In 2022, the total benefits paid amounted to US\$50.5 million, a decrease of 8.5 per cent compared to 2021. The same year, total contributions amounted to US\$51.9 million, representing a decrease of 2.6 per cent.

► **Figure 2. Trends in contributions received and benefits paid 2013–22** (in US dollars)

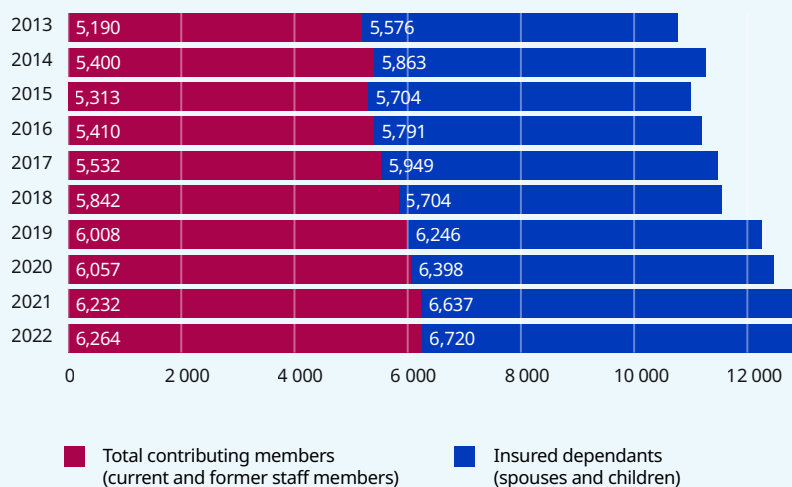


► Trends in membership

At 31 December 2022, 12,984 people in 139 countries were insured under the SHIF. Of these, 45 per cent were in Europe (29 per cent in Switzerland and 6 per cent in France), 25 per cent were in Asia, 21 per cent were in Africa and 9 per cent were in the Americas. Other than Switzerland and France, the main countries were Italy (5 per cent of insured persons), Thailand and Bangladesh (3 per cent), and Ivory Coast, Ethiopia, Viet Nam and Petru (2 per cent).

Figure 3 shows trends in membership over recent years. At 31 December 2022, 462 people (parents, spouses and children) had voluntary coverage.

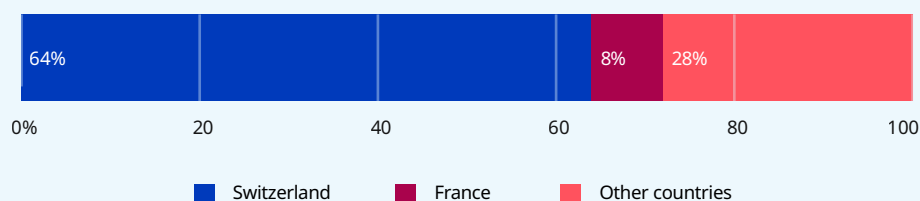
► **Figure 3. Number of insured persons 2013–22**



► Benefits statistics

As shown in figure 4, benefits paid to reimburse costs incurred in Switzerland continue to account for almost two thirds of total benefits paid, followed by France, which accounts for 8 per cent.

► **Figure 4. Distribution of benefits by country in which treatment took place (2022)**



Source: SHIF, 2022

In 2022, the benefits paid per contributing member were US\$8,060, 9 per cent less than in 2021. The benefits paid per insured person (all those covered by the Fund) amounted to US\$4,292, also 9 per cent less than in 2021.

Over the course of 2022, medical care provided in hospitals constituted the largest single item of expenditure, accounting for 39.1 per cent of the total. Nursing care (mostly long-term) accounted for 12.1 per cent of the total, followed by doctors' fees and medication costs (11.4 per cent and 7.4 per cent of the total, respectively), while dental treatment represented 6.4 per cent of the total.

The new codes created in 2016 and 2018, namely screening, vaccinations, contraception, alternative medicines and medically assisted reproduction, accounted for 2.5 per cent.

Appendix III gives a detailed overview of expenditure items.

► Claims for reimbursement

The Fund's claims adjusters processed 74,972 claims for reimbursement (ILO and International Training Centre of the ILO combined) in 2022, compared with 69,209 in 2021, an increase of 8.3 per cent. The increase in the number of claims for reimbursement is now a significant indicator, as SHIF Online has been available for more than three years for active staff members and for more than two years for retirees.

The average number of claims filed per person insured under the SHIF was 5.8 in 2022 compared with 5.6 in 2021.

The average number of invoices per claim was 2.3 in 2022 compared with 2.4 in 2021. The total number of invoices processed was 169,146 in 2022 compared with 163,993 in 2021, an increase of 3.1 per cent.

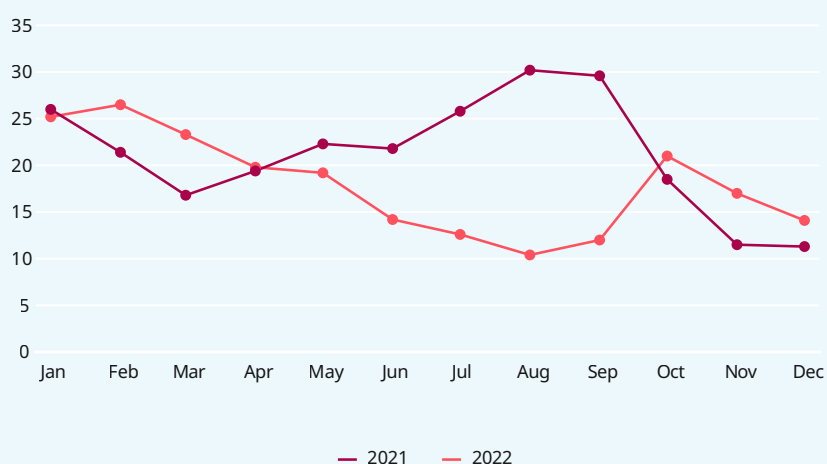
In total, the average number of invoices per insured person remained stable at 13 invoices per insured person.

The breakdown of the number of claims between active staff members and retirees is no longer a significant indicator, as it is influenced by the type of claims filed by active staff members (almost exclusively on SHIF Online) and by retirees (approximately half on SHIF Online and half using the paper form).

► Reimbursement times

Figure 5 shows monthly trends in reimbursement times (calculated as the number of days between receipt of the claim by the SHIF and its processing) over a two year period.

► **Figure 5. Trends in average claim processing time (in days) 2021–22**



► External audit

The Auditor General of the Philippines carried out an audit of the accounts for the 2022 financial year 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 accordance with article 4.14 of the SHIF Regulations, a report containing the External Auditor’s findings was presented to the Management Committee.

► Meetings of the Management Committee

The Management Committee met five times in 2022. It monitored the work of the Secretariat and the financial situation of the Fund.

► Meetings of the Standing Subcommittee

The Standing Subcommittee met once in 2022 and examined three special cases.

► Cases of fraud

No suspected cases of fraud were submitted to the internal auditors in 2022.

► Annex I. Assets and Liabilities Statement as at 31 December 2022 (in US dollars)

► ILO Staff Health Insurance Fund

Assets and Liabilities Statements as at 31 December	2022	2021
Assets		
Term Deposits	6 338 890	5 799 699
Cash	6 338 890	5 799 699
Advances and other Accounts Receivable	1 791 295	1 955 138
Less: Provision for Outstanding Advances	(783 132)	(686 814)
Debtors	1 008 163	1 268 324
Held with Aberdeen Asset Management	71 647 555	77 657 994
Derivative assets (liabilities)	422 081	542 734
Investments	72 069 637	78 200 728
Total Assets	79 416 689	85 268 751
Liabilities		
Prepaid Contributions	759 201	839 509
Other Creditors	1 214 810	1 904 499
Creditors	1 974 011	2 744 008
Liability for Unsettled Claims	14 700 000	15 200 000
Accrued Liabilities	14 700 000	15 200 000
Total Liabilities	16 674 011	17 944 008
Excess of Assets Over Liabilities	62 742 678	67 324 743
SHIF Guarantee Fund		
Balance brought forward from previous year	67 324 743	71 198 910
Total Surplus/(Deficit) for the period	(4 582 065)	(3 874 167)
Fund Balance	62 742 678	67 324 743

► Annex II. Income and Expenditure Statement for the year ended 31 December 2022 (in US Dollars)

► ILO Staff Health Insurance Fund

Income and Expenditure Statment	2022	2021
Operating Transactions		
Contributions Received	51 895 097	53 287 731
Active Staff including Experts	14 247 044	14 259 591
Organizations	14 172 898	14 213 626
Retired/Survivors	7 189 559	7 609 697
Organizations	14 379 117	15 219 393
Voluntary	1 906 479	1 985 424
Benefits Paid	50 490 731	55 122 699
Active Staff including Experts	15 315 645	15 228 625
Retired/Survivors	33 071 320	36 629 139
Voluntary	2 103 766	3 264 936
Net surplus/(deficit) in contributions income over benefits paid	1 404 366	(1 834 969)
Recoveries from third parties	147 329	1 302 883
(Increase)/decrease in accrued liability for unsettled claims	500 000	(200 000)
Healthcare services network cost	(97 845)	(102 966)
(Increase)/decrease in provisions for advances	(96 318)	(30 988)
Exchange gains/(losses)	(149 648)	(92 208)
Sundry income/(expenses)	(1 129)	(347)
Net operating surplus/(deficit)	1 706 755	(958 594)
Investment Transactions		
Interest & other income received	211 757	196 387
Capital gains/(losses) on investment sold	(39 521)	991 308
Unrealized gains/(losses) on investments	(4 484 995)	(1 524 242)
Subtotal	(4 312 759)	(336 547)
Gains/(losses) on currency position	(1 736 053)	(2 259 107)
Subtotal	(1 736 053)	(2 259 107)
Total Investment Income	(6 048 812)	(2 595 654)
Expenditure		
Investment management fees	223 646	250 638
Total Investment Expenditure	223 646	250 638
Net Income/(Loss) on Investments	(6 272 458)	(2 846 291)
Net Surplus/(Deficit)	(4 565 703)	(3 804 886)
Revaluation gain/(loss) on assets & liabilities	(16 362)	(69 281)
Net Result for the Period	(4 582 065)	(3 874 167)

► Anexe III. Benefits statistics 2011–2022 (including supplementary benefits) (in US dollars)

Type of benefit	Code	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
TOTAL		42 399 382	40 809 212	43 106 811	41 558 246	41 901 239	43 221 854	48 860 336	48 267 522	47 525 113	45 632 997	55 228 847	52 325 136¹
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	5 961 497
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	3 233 000
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	1 299 149
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	1 027 013
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	1 159 170
Hospital accomodation/clinic accomodation	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	1 572 913
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	20 445 679
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	562 818
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	9 002
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	6 345 533
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	3 879 244
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	3 363 320
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	1 033 703
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	342 481
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	399 020
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	343 855
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	57 159
Preventive Exams	8,1	0	0	0	0	0	208 822	326 838	399 048	516 793	476 617	623 835	608 449
Vaccines	8,2	0	0	0	0	0	0	0	16 779	101 156	116 252	138 627	136 936
Contraception	8,3	0	0	0	0	0	0	0	2 300	10 364	13 342	15 330	16 419
Alternative medicines	9	0	0	0	0	0	0	0	79 046	323 705	339 786	390 638	354 915
M.A.P	10	0	0	0	0	0	0	0	43 391	196 504	189 914	143 542	173 862

¹ 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

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