
To the insured persons of the ILO Staff Health Insurance Fund

The Management Committee of the ILO Staff Health Insurance Fund (SHIF) is pleased to present to you the report on the activities of the Fund in 2015 and 2016.

Although this report is being submitted with a significant delay, the SHIF communicated regularly with insured persons in 2015 and 2016, including four SHIF newsletters in two years, some 15 broadcasts on various topics, regular updates to the website (including the Records of Decisions of Management Committee Meetings) and a General Assembly of insured persons on 29 September 2016, the audio recording of which can be found on the SHIF website, at www.ilo.org/shif.

One of the highlights of 2015 was the working group on the future of the SHIF established by the Director-General, the recommendations of which gave rise to a great deal of work in 2016 and beyond. The working group agreed on three priorities, namely: reducing the time taken to reimburse beneficiaries to a standard time frame that is in line with the best practices of comparable health insurance funds; ensuring that membership of the Fund is recognized worldwide and that assistance is provided in the event of an emergency, particularly in the field; and strengthening governance, communication and fraud prevention. Sixteen recommendations were presented and the Director-General decided to implement all of them.

One of the key recommendations was to perform a detailed analysis of a range of information technology (IT) improvements. The SHIF worked with the ILO IT services and a significant budget allocation was approved by the Director-General in May 2016. The improvements were implemented during the 2016–17 biennium and will be presented in the 2017 report.

In 2015, the Management Committee also adopted significant amendments to benefits, consisting of readjusting certain benefit ceilings, including for optical appliances, hearing aids and long-term in-patient nursing care. Furthermore, for the first time in the SHIF's history, the Management Committee considered that prevention should form an integral part of SHIF policy and that some preventive examinations (such as mammograms, colonoscopies, prostate-specific antigen testing) and the flu vaccination should be reimbursed at 100 per cent.

At the same time, the Management Committee assumed its responsibility to ensure the necessary financial sustainability of the Fund and, on the basis of an actuarial study, proposed to increase all contribution rates by 7.57 per cent, thus increasing the base rate from 3.30 per cent to 3.55 per cent. After a close-run referendum seeking to cancel the increase, it entered into force on 1 January 2017. Although the level of the Guarantee Fund remained above US\$60 million and amounts to almost 18 months of benefits (and is therefore almost at its statutory maximum), for the first time since 2007 expenditure exceeded income in 2016, following a slight reduction in contributions (partly due to exchange rate fluctuations) along with a slight increase in benefits.

In 2016, the Management Committee established several working groups that will continue their activities in 2017 (revision of Administrative Regulations, governance, cost control) and initiated a new actuarial study, the results of which will be available in 2017.

The secretariat of the SHIF was working at full capacity in 2015 and 2016. Three additional colleagues were recruited, the opening hours of the front desk were extended and a series of internal measures (such as no longer grouping insured persons alphabetically and

the introduction of a new claims form) were taken to improve the functioning of the secretariat and the service provided to insured persons. As a result, the average time taken to process a claim decreased significantly, from an average of 45 days in 2015 (47 in January and 35 in December) to 22 days in 2016 (37 in January and 6 in December) and a record number of invoices were processed (150,000 in 2016!). On your behalf, we express our sincere thanks to the members of the secretariat.

The Management Committee

ILO Staff Health Insurance Fund

**Report on the operations
of the Fund in 2015 and 2016**

The present report is hereby submitted to the executive head of the ILO and to the insured persons, pursuant to article 4.7(1)(i) of the Regulations.

Composition of the Management Committee in 2015 and 2016

1. Pursuant to article 4.1 of the Regulations, and following elections of the representatives of the insured persons in 2014, the Management Committee was composed of the following titular and substitute members.

Representing the insured persons

Titular members:

Mr Pierre Sayour
Mr Jean-François Santarelli – **Chairperson**
Ms Mireille Ecuivillon

Substitute members:

Ms Colleen McGarry
Mr Christopher Land-Kazlauskas
Mr Fabio Duran Valverde

Representing the Administration

Titular members:

Mr Jean-Claude Villemonteix –
Vice-Chairperson
Mr Tilmann Geckeler
Mr Fikri Gurzumar

Substitute members:

Mr Giuseppe Zefola
Mr Sietse Buijze
Ms Anne Drouin

2. Pursuant to article 4.7.2 of the Regulations, the Standing Subcommittee was composed of the following members.

Representing the insured persons

Mr Pierre Sayour
Mr Jean-François Santarelli – **Chairperson**
Ms Mireille Ecuivillon

Representing the Administration

Mr Tilmann Geckeler
Mr Fikri Gurzumar

Financial situation

Assets and liabilities, income and expenditure statement and investments

3. The assets and liabilities statement (see Appendix I) provides year-end details on assets, liabilities and the balance of the Guarantee Fund, together with prior-year comparative figures. The income and expenditure statement is attached as Appendix II.

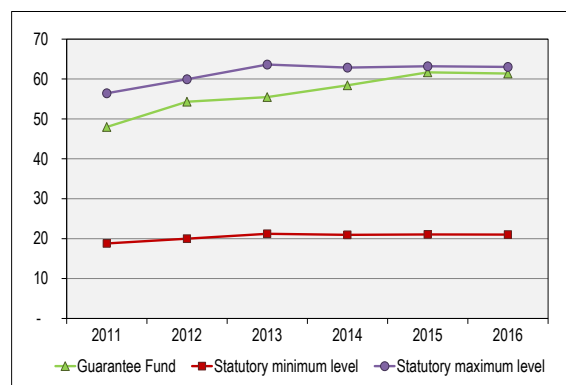
4. The investment performance was 2.31 per cent in 2015 and 2.52 per cent in 2016.

Guarantee Fund

5. Article 3.8 of the SHIF Regulations sets the level of the Guarantee Fund at between one sixth (= six months) and one half (= 18 months) of the Fund's expenditure over the previous three financial years.

6. The Guarantee Fund balance amounted to just over US\$61 million at year-end in both 2015 and 2016, which was close to the statutory maximum level (98 per cent in 2015 and 97 per cent in 2016), as shown in figure 1.

Figure 1. SHIF Guarantee Fund (US\$ million)

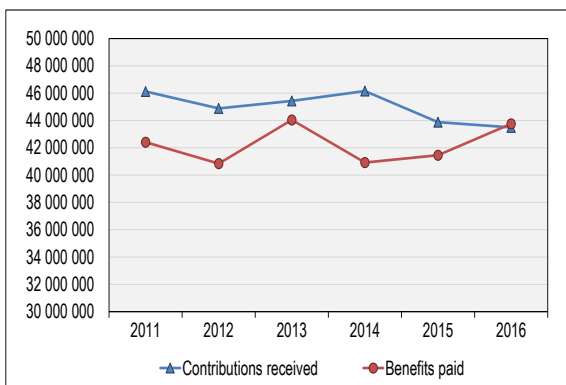


Trends in expenditure and contributions

7. The total benefits paid increased from US\$41.45 million in 2015 to US\$43.75 million in 2016, an increase of 5.5 per cent. At the same time, total contributions amounted to US\$43.88 million in 2015 and US\$43.49 million in 2016, a decrease of 0.9 per cent. The decrease in contributions is partly due to the dollar gaining strength (particularly against the Swiss franc) between 2014 and 2015.

8. Although benefits are also affected by exchange rate fluctuations (once again, particularly those between the dollar and the Swiss franc), trends in benefits remain quite volatile as the SHIF is still a relatively small fund and susceptible to significant year-to-year fluctuations depending on the seriousness of some cases and year-on-year variations in the medical care consumption of insured persons. Figure 2 perfectly illustrates these fluctuations and shows the trends in the total benefits paid since 2011 and in the total contributions received.

Figure 2. Trends in contributions received and benefits paid 2011–16 (in US\$)

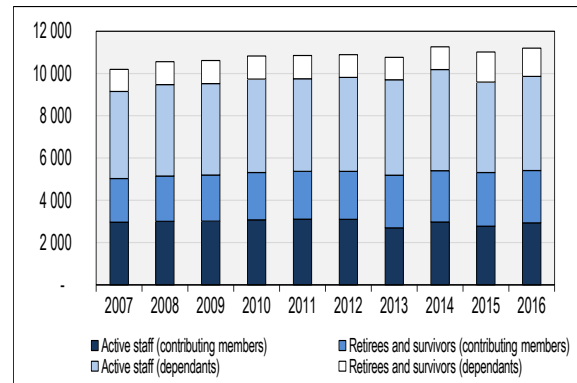


Trends in membership

9. The total number of insured persons on 31 December 2016 was 11,201, comprising 5,410 contributing insured persons and 5,791 insured dependants. Among the contributing members, around 45 per cent are retired members. Appendix V provides further details and figure 3 shows trends since 2007.

10. Of the insured persons, 6 parents, 68 spouses and 386 children were insured on a voluntary basis on 31 December 2016. Appendix IV contains a summary of the annual and cumulative results of voluntarily covered dependants for the period 2007–16.

Figure 3. Number of insured persons 2007–16 (including voluntarily covered dependants)

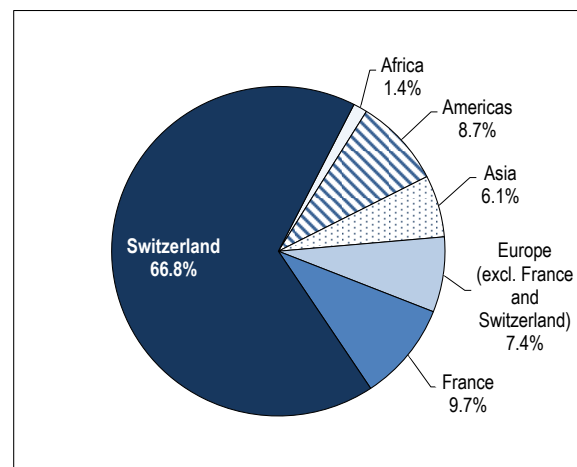


11. The average number of dependants per active insured person was 1.52 in 2016, compared with 1.54 in 2015; the average number of dependants per insured retiree was 0.54 in 2016, compared with 0.56 in 2015.

Benefits statistics

12. The total benefits paid increased from US\$41.9 million in 2015 to US\$43.2 million in 2016, an increase of 3 per cent. As shown in figure 4 below, during the period 2015–16, benefits paid to reimburse costs incurred in Switzerland represent around two thirds of the total, followed by France with almost 10 per cent.

Figure 4. Distribution of benefits by country of treatment (2015–16) (per cent)



13. In 2016, the benefits paid per contributing member (insured person) amounted to US\$7,989, up 1.3 per cent from US\$7,887 in 2015. The benefits paid per person covered by the Fund in 2016 amounted to US\$3,859, compared with US\$3,803 in 2015, an increase of 1.5 per cent. The overall loss ratio for 2016 was 100.6 per cent, up from 94.5 per cent in 2015. The loss ratio per category of insured persons in 2016 was 54.7 per cent for active staff and 155.2 per cent for retirees. The loss ratio in 2015 was 51.6 per cent for active staff and 159.6 per cent for retirees.

14. During the two years under review, medical care provided in hospitals constituted the single largest item of expenditure, accounting for 38.4 per cent of the total in 2016 and 39.6 per cent in 2015. Doctors' services and nursing care (predominantly long-term) were the second- and third-largest items of expenditure, constituting 11.7 per cent of the total for the former and 9.9 per cent of the total for the latter in 2016 (compared with 10.7 per cent and 9.6 per cent in 2015), while medication and dental care amounted to 8.7 per cent and 8.0 per cent of the total, respectively, in 2016 (compared with 9 per cent and 7.4 per cent in 2015).

15. Benefit expenditure is presented in detail in Appendix VI.

Supplementary benefits and maximum annual liability

16. Pursuant to article 2.5 of the SHIF Regulations, the Fund pays supplementary benefits where approved expenses in respect of an insured person and his or her dependants exceed a yearly US dollar threshold proportional to the income of each insured person, in accordance with paragraph 1 of article 2.5.3 ("Supplementary benefits") of the Fund's Administrative Rules.

17. In 2015–16, the Fund's maximum annual liability remained set at US\$150,000 per family. With the approval of the Management Committee, this maximum was exceeded in 20 cases in 2015 and 18 cases in 2016.

18. The number of families concerned and the amounts reimbursed, both in supplementary benefits and for those exceeding the SHIF maximum annual liability, are shown in table 1 below.

Table 1. Number of families in receipt of supplementary benefits, amount paid, and number of families who exceeded the maximum annual liability (2014–16)

		2014	2015	2016
Supplementary benefits	Number of families	663	634	654
	Amount (thousands of US\$)	3 193	3 010	3 071
	Average amount per family (US\$)	4 816	4 748	4 695
Maximum annual liability	Number of families	19	20	18
	Amount (thousands of US\$) *	4 045	4 326	4 120
	Average amount per family (US\$) *	213 000	216 000	229 000

* including the first US\$150,000.

19. Supplementary benefits expenditure represented 7.5 per cent of the total benefits paid in 2016, compared with 7.8 per cent in 2015.

Administration

Claims for reimbursement

20. The Fund's claims adjusters processed 41,872 claims (ILO and Turin Centre combined) in 2015 and 43,404 in 2016. A total of 146,045 invoices were examined in 2015 and 149,530 in 2016, an increase of 2.4 per cent. The average number of invoices per claim was 3.5 in 2015 and 3.4 in 2016.

21. On average, each person insured under the SHIF submitted 3.8 claims in 2015 and 3.9 in 2016. Table 2 shows the distribution by category of member.

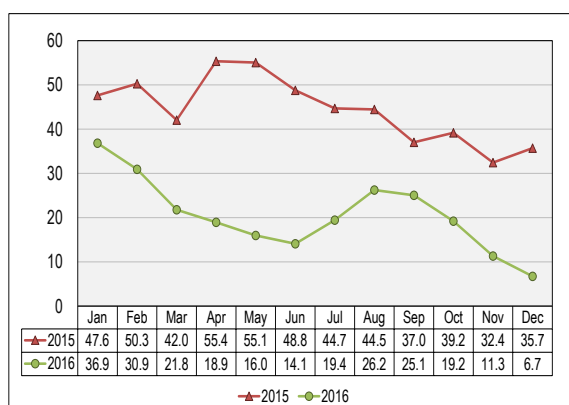
Table 2. Number of claims by category of member
(number and percentage)

Category of member	Number of claims submitted per year		Percentage (%)	
	2015	2016	2015	2016
Voluntarily covered external members	150	163	0.4	0.4
Retirees and survivors (including their dependants)	20 268	19 928	48.4	45.9
Active staff (including their dependants)	21 454	23 313	51.2	53.7
Total	41 872	43 404	100.0	100.0

Reimbursement times

22. For the first time, the SHIF annual report includes statistics on the average reimbursement time (calculated as the number of days between the SHIF receiving the claim and processing it). While the average time remained longer than 30 days throughout 2015, it began to improve in the second quarter of 2015 and continued to do so until the end of 2016 (except for a temporary increase during the summer due to leave), and the average time was less than ten days in December 2016. Figure 5 shows the monthly trends over the two years.

Figure 5. Trends in average claim processing times 2015–16
(in days)



External audit

23. The Office of the Auditor General of Canada carried out an audit of the accounts for the 2015 and 2016 financial years as part of the overall audit of the ILO financial statements. The objective of the audit was “to verify that the contributions were accurate and complete, that the claims paid were accurate and valid, that the estimate relating to the claims incurred but not received was properly estimated and that the SHIF Guarantee Fund was in compliance with the respective authority”. Pursuant to article 4.14 of the SHIF Regulations, a report of the External Auditors’ findings was presented to the SHIF Management Committee.

Meetings of the Management Committee

24. The Management Committee met six times in 2015 and six times in 2016. It monitored the functioning of the secretariat and the Fund’s financial situation.

Meetings of the Standing Subcommittee

25. The Standing Subcommittee met twice in 2015 and once in 2016, and examined a total of 15 special cases in 2015 and six in 2016.

Cases of fraud

26. In 2015, five cases of suspected fraud were submitted to the internal auditors for investigation, including one case of serious fraud discovered in early 2015, about which the ILO Director-General informed all officials on several occasions through various communications. The fraud involved four retired ILO officials who used to work at the Bangkok office. The judicial proceedings have now been completed and the individuals concerned were convicted.

27. In 2016, another case of fraud against the SHIF was detected during a routine check, in which a headquarters official is involved. The official admitted to having misappropriated SHIF funds for personal use and was suspended from duty pending further disciplinary sanctions. The Director-General again informed

staff of and recalled that, in accordance with the “zero tolerance” policy adopted by the ILO, all suspected cases of fraud would be investigated and the individuals involved would be held accountable for their actions.

Tilmann Geckeler
Chairperson

Florian Léger
Executive Secretary

Geneva, 30 November 2018

Appendix I

ILO Staff Health Insurance Fund Assets and liabilities statement as at 31 December 2015 (in US dollars)

ASSETS		31.12.2015	31.12.2014
1. Cash	Term deposits	-	-
2. Debtors	Advances and other accounts receivable	1 065 276	897 245
	Other debtors	3 794 795	1 892 326
3. Investments	Held with Aberdeen Asset Management	73 156 466	72 138 534
	Derivative assets	(132 311)	(661 684)
4. Other	Accrued investment income	343 595	676 143
TOTAL		78 227 821	74 942 564
LIABILITIES			
1. Creditors	Prepaid contributions	622 776	558 894
	Other creditors	1 952 913	47 612
2. Accrued liability for unsettled claims		14 000 000	17 500 000
TOTAL		16 575 690	18 106 506
EXCESS OF ASSETS OVER LIABILITIES		61 652 132	60 784 126
SHIF Guarantee Fund			
	Balance brought forward from previous year	59 466 821	58 857 747
	Closure of the ITU share (previous year's balance)	(1 066 030)	
	Total surplus/(deficit) for the year	3 251 341	609 074
Reserve and Fund balance at 31 December		61 652 132	59 466 821

ILO Staff Health Insurance Fund
Assets and liabilities statement as at 31 December 2016
(in US dollars)

ASSETS		31.12.2016	31.12.2015
1. Cash	Term deposits	-	-
2. Debtors	Advances and other accounts receivable	1 508 361	1 065 276
	Other debtors	2 889 969	3 794 795
3. Investments	Held with Aberdeen Asset Management	72 448 490	73 156 466
	Derivative assets	752 970	(132 311)
4. Other	Accrued investment income	328 187	343 595
TOTAL		77 927 977	78 227 821
LIABILITIES			
1. Creditors	Prepaid contributions	638 979	622 776
	Other creditors	1 925 207	1 952 913
2. Accrued liability for unsettled claims		14 000 000	14 000 000
TOTAL		16 564 186	16 575 690
EXCESS OF ASSETS OVER LIABILITIES		61 363 791	61 652 132
SHIF Guarantee Fund			
	Balance brought forward from previous year	61 652 132	59 466 821
	Closure of the ITU share (previous year's balance)		(1 066 030)
	Total surplus/(deficit) for the year	(288 341)	3 251 341
Reserve and Fund balance at 31 December		61 363 791	61 652 132

Appendix II

ILO Staff Health Insurance Fund Income and expenditure statement for the year ended 31 December 2015 (in US dollars)

OPERATING TRANSACTIONS	2015	2014
1. Contributions received		
Active staff	11 595 863	13 565 834
Active staff – Organization	11 453 058	13 357 572
Retirees/survivors	6 314 354	7 569 181
Retirees/survivors – Organization	12 628 372	15 138 362
Voluntarily covered dependants	1 885 838	2 311 268
TOTAL CONTRIBUTIONS	43 877 485	51 942 217
2. Benefits paid		
Active staff	11 780 630	15 009 659
Retirees/survivors	28 132 885	36 719 360
Voluntarily covered dependants	1 569 591	2 372 521
Less: Recoveries from third parties	(31 026)	(63 833)
TOTAL BENEFITS	41 452 080	54 037 708
3. Net surplus/(deficit) in contributions income over benefits paid	2 425 405	(2 095 491)
4. Increase/(decrease) in accrued liability for unsettled claims	-	(5 250 000)
5. Exchange gains/(losses)	(108 053)	7 716
6. Sundry expenses	1 502	(1 081)
7. Net operating surplus/(deficit)	2 318 854	3 161 145
INVESTMENT TRANSACTIONS		
8. Interest & other income received	1 552 318	2 031 133
9. Capital gains/(losses) on investment sold	1 688 805	419 081
10. Unrealized gains/(losses) on investment	(2 719 523)	3 771 193
Sub-total	521 599	6 221 406
11. Gains/(losses) on currency trading:		
On purchase and sales	5 116 614	(1 210 257)
Sub-total	5 116 614	(1 210 257)
Total investment income	5 638 213	5 011 150
12. Expenditure:		
Investment management fees	206 788	211 937
Total investment expenditure	206 788	211 937
13. Net income/(loss) on investments	5 431 425	4 799 213
14. Net surplus/(deficit)	7 750 280	7 960 358
15. Revaluation gain/(loss) on assets & liabilities	(4 498 939)	(7 351 283)
NET RESULT FOR THE YEAR	3 251 341	609 074

ILO Staff Health Insurance Fund
Income and expenditure statement
for the year ended 31 December 2016
(in US dollars)

OPERATING TRANSACTIONS		2016	2015
1. Contributions received	Active staff	11 326 462	11 595 863
	Active staff – Organization	11 152 401	11 453 058
	Retirees/survivors	6 394 659	6 314 354
	Retirees/survivors – Organization	12 789 317	12 628 372
	Voluntarily covered dependants	1 826 169	1 885 838
	TOTAL CONTRIBUTIONS	43 489 008	43 877 485
2. Benefits paid	Active staff	12 305 113	11 780 630
	Retirees/survivors	29 776 268	28 132 885
	Voluntarily covered dependants	1 670 545	1 569 591
	Less: Recoveries from third parties	-	(31 026)
	TOTAL BENEFITS	43 751 926	41 452 080
3. Net surplus/(deficit) in contributions income over benefits paid		(262 918)	2 425 405
4. Increase/(decrease) in accrued liability for unsettled claims		-	-
5. Exchange gains/(losses)		(72 823)	(108 053)
6. Sundry expenses		(98)	1 502
7. Net operating surplus/(deficit)		(335 839)	2 318 854
INVESTMENT TRANSACTIONS			
8. Interest & other income received		1 151 821	1 552 318
9. Capital gains/(losses) on investment sold		422 933	1 688 805
10. Unrealized gains/(losses) on investment		457 838	(2 719 523)
	Sub-total	2 032 592	521 599
11. Gains/(losses) on currency trading:			
	On purchase and sales	(565 083)	5 116 614
	Sub-total	(565 083)	5 116 614
	Total investment income	1 467 509	5 638 213
12. Expenditure:			
	Investment management fees	206 968	206 788
	Total investment expenditure	206 968	206 788
13. Net income/(loss) on investments		1 260 541	5 431 425
14. Net surplus/(deficit)		924 702	7 750 280
15. Revaluation gain/(loss) on assets & liabilities		(1 213 043)	(4 498 939)
	NET RESULT FOR THE YEAR	(288 341)	3 251 341

Appendix III

Guarantee Fund 2011–16 (in US dollars)

Accounts year	2011	2012	2013	2014	2015	2016
Guarantee Fund	47 984 450	54 301 524	55 454 009	58 400 792	61 652 132	61 363 788
Benefit expenditure	42 408 000	40 794 000	44 037 015	40 861 035	41 452 080	43 751 926
Minimum statutory level	18 806 667	19 981 000	21 206 503	20 948 675	21 058 355	21 010 840
Maximum statutory level	56 420 000	59 943 000	63 619 508	62 846 025	63 175 065	63 032 521
Ratio: actual level/maximum level	0.85	0.91	0.47	0.93	0.98	0.97
CHF to US\$ exchange rate at year-end	0.92	0.93	0.91	0.97	0.98	1.01

Appendix IV

Voluntarily covered dependants (VCD) Summary of annual and cumulative results 2007–16

Year	No. of dependants covered	Contributions received (US\$)	Benefits paid (US\$)	Operational balance (US\$)	Cumulative result (US\$)	Benefit paid per US\$ contributed
2007	N/A	1 424 089	1 503 099	-79 010	-79 010	1.06
2008	N/A	1 522 645	1 761 097	-238 452	-317 462	1.16
2009	N/A	1 691 266	1 458 001	233 265	-84 197	0.86
2010	N/A	1 926 558	1 649 893	276 665	192 468	0.86
2011	N/A	2 005 777	1 642 466	363 311	555 779	0.82
2012	N/A	2 008 250	1 814 951	193 299	749 078	0.90
2013	N/A	1 960 356	1 767 386	192 970	942 048	0.90
2014	N/A	2 007 325	1 646 378	360 947	1 302 995	0.82
2015	565	1 885 838	1 569 591	316 247	1 619 242	0.83
2016	460	1 826 169	1 670 545	155 624	1 774 866	0.91

Appendix V

Membership of the Fund 2007–16 (including voluntarily covered dependants)

As at 31 December of each year	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Active staff (contributing members)	2 970	3 005	3 016	3 079	3 112	3 098	2 698	2 971	2 775	2 935
Retirees and survivors (contributing members)	2 060	2 143	2 180	2 232	2 255	2 274	2 492	2 429	2 538	2 475
Total insured contributing members	5 030	5 148	5 196	5 311	5 367	5 372	5 190	5 400	5 313	5 410
Active staff (dependants)	4 118	4 327	4 323	4 422	4 387	4 444	4 511	4 787	4 277	4 452
Retirees and survivors (dependants)	1 048	1 083	1 098	1 096	1 100	1 073	1 065	1 076	1 427	1 339
Total insured dependants	5 166	5 410	5 421	5 518	5 487	5 517	5 576	5 863	5 704	5 791
Total active staff members	7 088	7 332	7 339	7 501	7 499	7 542	7 209	7 758	7 052	7 387
Total retirees and survivors	3 108	3 226	3 278	3 328	3 355	3 347	3 557	3 505	3 965	3 814
TOTAL	10 196	10 558	10 617	10 829	10 854	10 889	10 766	11 263	11 017	11 201

Appendix VI

Benefits statistics 2007–16 (including supplementary benefits) (in US\$)

Type of benefit	Code	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
TOTAL		30 177 749	32 394 100	34 030 740	36 721 882	42 399 382	40 809 212	43 106 811	41 558 246	41 901 239	43 221 854 ¹
Doctor's services	1.1	3 468 499	3 745 233	3 866 154	4 022 421	4 929 676	4 661 113	4 767 205	4 480 795	4 473 707	5 047 668
X-rays, laboratory services and other tests	1.3, 1.4	1 643 366	1 813 217	1 796 587	1 845 461	2 217 817	2 243 144	2 311 305	2 256 910	2 491 297	2 639 582
Functional rehabilitation	1.5	842 704	873 740	955 114	1 004 129	1 151 743	1 143 581	1 189 967	1 125 600	1 148 132	1 245 805
Psychoanalysis and psychotherapy	1.7	490 007	466 310	533 825	552 604	714 299	649 615	764 895	776 136	629 457	672 856
Common ward at fixed fee	2.1	1 007 428	587 690	1 536 486	1 524 772	1 789 980	1 126 496	2 070 039	1 392 228	1 903 895	1 580 402
Hospital/clinic accommodation	2.2	1 478 334	1 524 597	1 688 508	1 779 027	1 916 222	1 625 248	1 671 556	1 631 168	1 763 703	1 659 150
Medical care	1.2, 2.7	10 818 494	12 364 895	12 528 233	14 123 431	15 684 133	15 407 576	16 172 561	16 668 735	16 591 880	16 601 614
Post-operative convalescence	2.3	123 451	181 721	161 263	182 948	164 941	154 050	252 751	289 704	322 107	323 550
Other convalescences or thermal cures	2.4	20 390	15 087	19 521	10 756	16 878	12 643	9 626	10 917	10 431	2 677
Nursing care	1.6, 2.5, 2.6	2 250 260	2 399 535	2 642 010	3 106 882	3 880 716	4 014 423	4 069 525	3 911 344	4 012 431	4 258 877
Prescribed medicines	3	3 903 136	4 084 106	4 090 785	4 004 818	4 526 981	4 563 828	4 514 490	4 104 577	3 779 592	3 747 067
Dental care	4	2 863 538	3 031 718	2 855 383	3 120 687	3 671 556	3 396 172	3 519 793	3 314 703	3 081 314	3 447 306
Optical appliances: lenses and frames	5.1	783 908	774 392	811 086	834 814	989 795	937 357	1 002 492	862 132	908 863	938 724
Hearing aids	5.2	134 471	135 574	160 787	198 105	217 430	266 158	233 590	219 673	244 491	283 098
Other appliances	5, 5.3, 5.4, 5.5	213 092	241 665	198 740	224 478	297 681	324 026	300 222	279 289	323 131	310 452
Medical transport	6.1, 6.2, 6.3	112 627	132 244	154 245	155 696	195 381	242 131	228 888	207 188	188 039	216 141
Funeral costs	7	24 044	22 375	32 014	30 853	34 153	41 651	27 904	27 148	28 772	38 061
Preventive examinations and vaccinations	8.1	0	0	0	0	0	0	0	0	0	208 822

¹ The difference from the amounts in the income and expenditure statement (Appendix II) is due to the recovery of benefits paid as advances for service-incurred or third-party liability medical expenses.