

## SHIF network of healthcare providers

Dear SHIF insured members,

We are pleased to inform you that the Staff Health Insurance Fund (SHIF) is now offering a new service to improve and simplify your access to **healthcare in Africa, the Arab States, Asia, Latin America and the Caribbean**.

The SHIF has concluded a contract with an internationally-renowned company to provide access to an extensive network of medical providers in **these regions**.

### Africa, the Arab States, Asia, and Latin America and the Caribbean

What does this mean for insured members?

1. Insured members who need medical care have the option of using one of the medical providers that are part of the network, who will recognize their SHIF insurance card and may offer negotiated rates, to the extent possible.
2. For all outpatient care, insured members will simply need to present their SHIF insurance card, pay for the services. Paid invoices should then be submitted to the SHIF for reimbursement, along with the proof of payment, as usual.
3. For in-patient hospitalizations, insured members will not be asked to pay anything upfront. A guarantee of payment (GOP) will be placed with the hospital and the SHIF will take care of settling the invoice and subsequently recover any out-of-pocket expenses. In order to avoid delays, please inform the SHIF about all non-emergency hospitalizations as soon as possible in advance.
4. All providers in the network have a list of SHIF insured members. If you do not have your SHIF insurance card with you, in order to receive medical care, you will have to prove your identity.

The list of medical providers is accessible on SHIF Online in a new section called "Health care provider". To find a network provider, you will be able to filter by country, city and specialty.

***The SHIF encourages you to use healthcare providers from the network as the providers have been carefully selected by our partner.***

***While the free choice of a medical practitioner or of an establishment 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

For non-emergency hospitalizations in North America and Europe, please contact the SHIF in advance. In North America, the SHIF has an agreement with a separate third-party administrator to arrange direct billing and re-pricing of invoices. In Europe, when possible, the SHIF places a GOP.

### Geneva area

In Geneva, the SHIF has developed its own network of pricing and direct payment agreements with hospitals.

### Important

For emergencies, insured can reach the 24/7 emergency number that would place a GOP on behalf of the SHIF. The emergency number is: +41 22 819 44 14.