



International  
Labour  
Organization

Staff Health  
Insurance  
Fund



► **SHIF**  
**Annual Report**  
**2019**





# SHIF

Staff Health  
Insurance  
Fund

- ▶ **Report on  
the operation  
of the Fund  
in 2019**

# SHIF

Annual report



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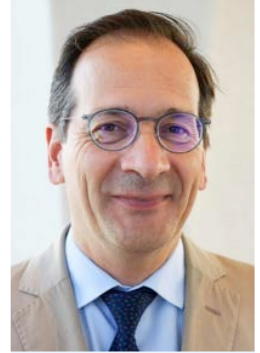
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► Pierre Sayour



Chairperson  
Representing the  
insured persons

► Tilmann Geckeler



Vice-Chairperson  
Representing the  
Administration

## ► Message from the Chairperson and Vice-Chairperson

On behalf of the Management Committee, we are delighted to present this annual report of the ILO Staff Health Insurance Fund (SHIF) and contribute a few lines about the work done by the Committee in 2019.

Just as it did last year, the Management Committee adopted a work plan for 2019 based on four main areas of work:

- SHIF service quality continues to be assessed at each Committee meeting. Reimbursement times, access to healthcare and recognition of the SHIF by healthcare providers – particularly for insured persons in the field, communication and key performance indicators were all on the Committee's agenda in 2019. Later in this report, you will be able to read the results of the SHIF satisfaction survey.
- Governance and accountability included drafting the annual report, implementing the recommendations of the internal and external auditors, finalizing standardized operational procedures and preparing for meetings of the Committee and the Sub-committee.
- The SHIF's financial viability remains a major issue for the Committee, which oversaw the preparation of a new actuarial study, which is presented later in this report, and which, unsurprisingly, confirmed the results of the previous study and showed that an increase in resources will once again be needed to counterbalance the continuing ageing of the population insured by the SHIF. The study also notes that the longer we wait, the greater that increase may need to be.
- Inter-agency activities are the fourth area of work, including concluding agreements with healthcare providers, as well as training members of the SHIF secretariat, dealing with IT issues and fraud detection.



Executive Secretary

## ► Message from the Executive Secretary

For the ILO, 2019 was the year of centenary celebrations; for the SHIF it was marked primarily by the launch of SHIF Online and the first ever SHIF satisfaction survey.

The results of the survey were, on the whole, very positive, which goes to show how important the SHIF is to those who it insures. The secretariat is proud of the results, which have provided the motivation needed to deal with an ever-increasing workload. Furthermore, the survey comments included some innovative ideas, some of which we hope will be put into practise soon.

SHIF Online has revolutionized claims submission. The process is now faster, more reliable, and allows for more effective follow-up; SHIF Online got an immediate following (more than 900 claims were filed in the first two weeks after the system went live). By the end of 2019, some 16,000 claims had been filed in under eight months, from active members alone as retirees did not yet have access to SHIF Online.

Although, once again, the number of claims handled has been higher than ever (52,320 claims), SHIF Online limits each claim to a maximum of five invoices of the same currency, which means that this figure is not comparable with the number of claims processed in 2018 (43,875). The number of invoices reimbursed is, however, comparable, and has increased by 7 per cent (163,000 in 2019, compared with 153,000 in 2018). The interpretation of these figures, and the day-to-day work situation experienced by the secretariat show that SHIF Online has enabled some colleagues, previously disenchanted by the complexity of the paper submission process (mailing times, follow-up, etc.), to – at last – have their medical expenses reimbursed.

The heavy workload meant that I was only able to conduct one field visit in 2019, to Abdijan, but am hoping to go to Asia as soon as possible. At the same time, since the beginning of 2019 we have been working on launching a network of SHIF-specific service providers, and a joint request for proposal (RFP) with the United Nations Office at Geneva and the World Health Organization is being set up.

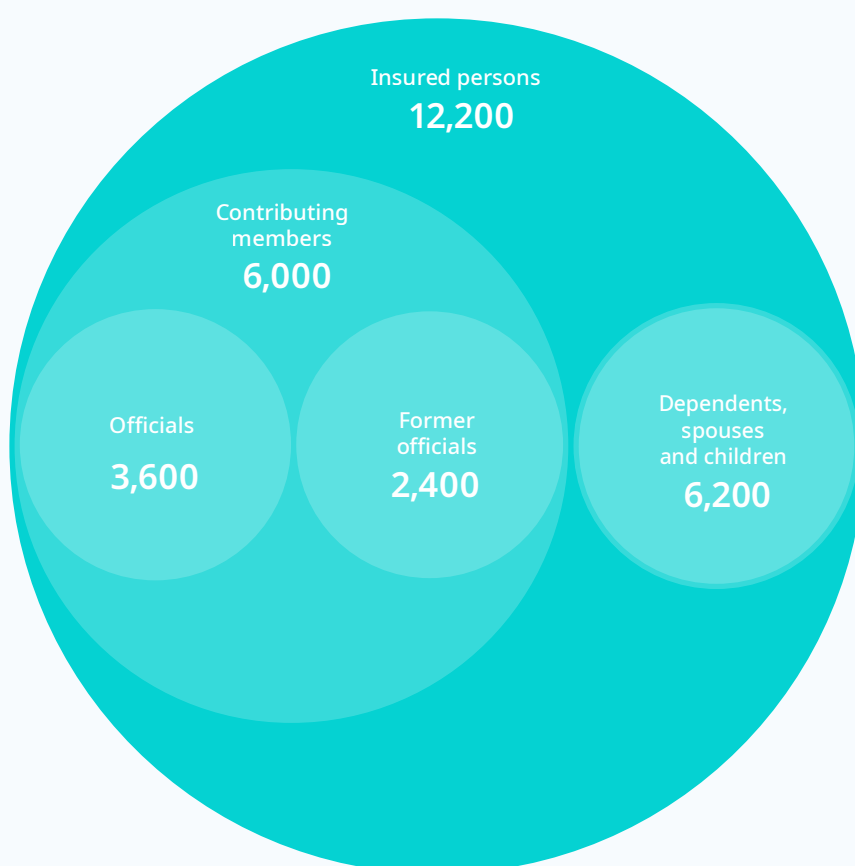
Despite the additional workload, the staff, the number of whom has remained unchanged, has succeeded in reducing the average reimbursement time from 22 days in 2018 to 16 days in 2019, which is the best result this key performance indicator has seen. I would like to express my appreciation to them, and to you. Happy reading!





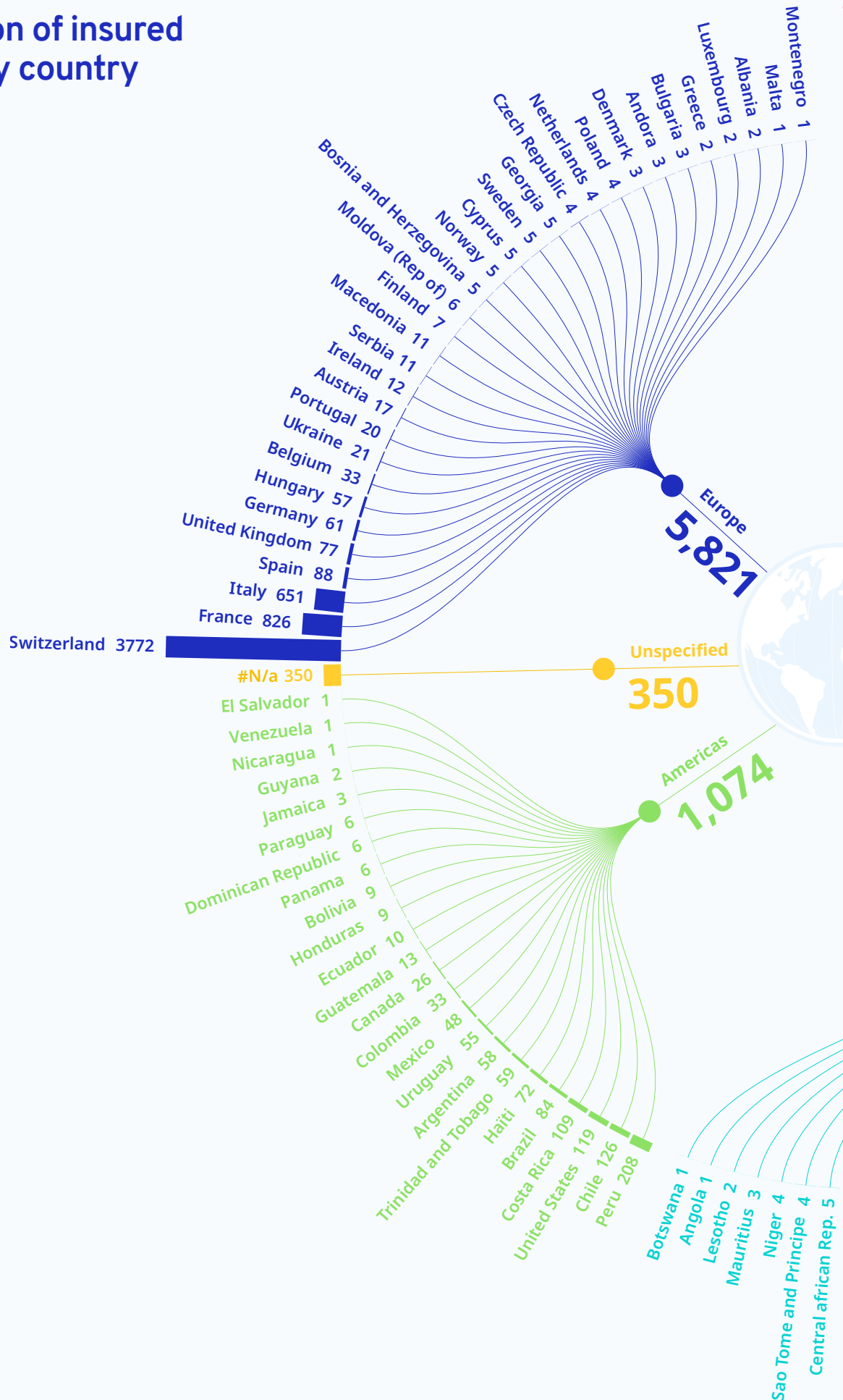
## ► The SHIF at a glance

More than **160,000** invoices reimbursed,  
**52,000** claims received from more  
than **150** countries

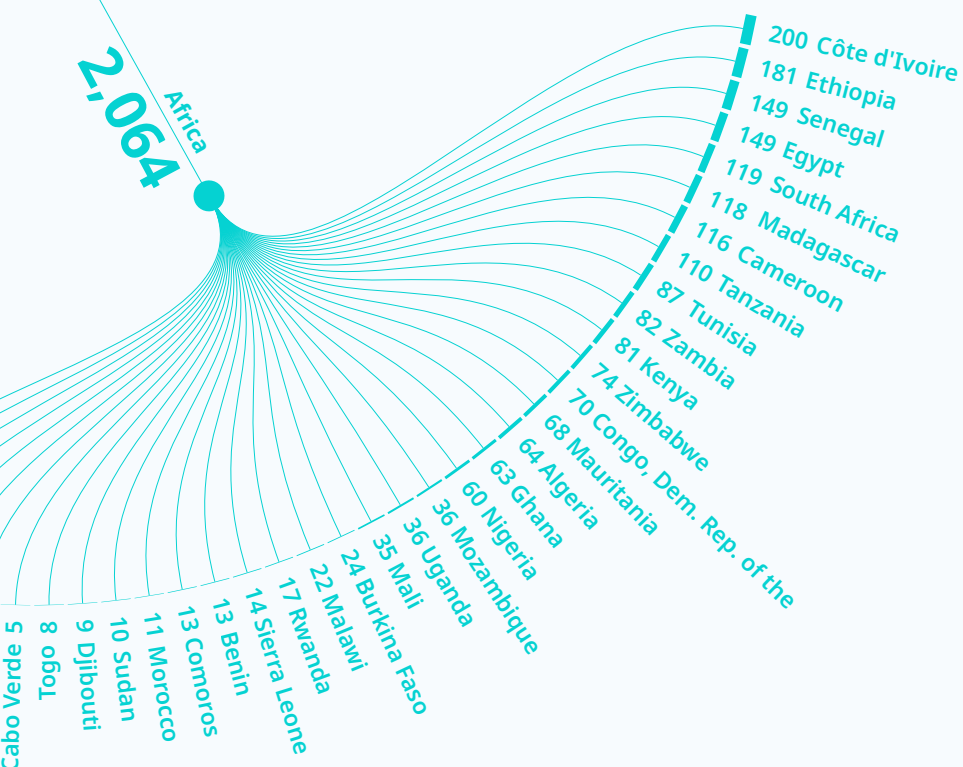
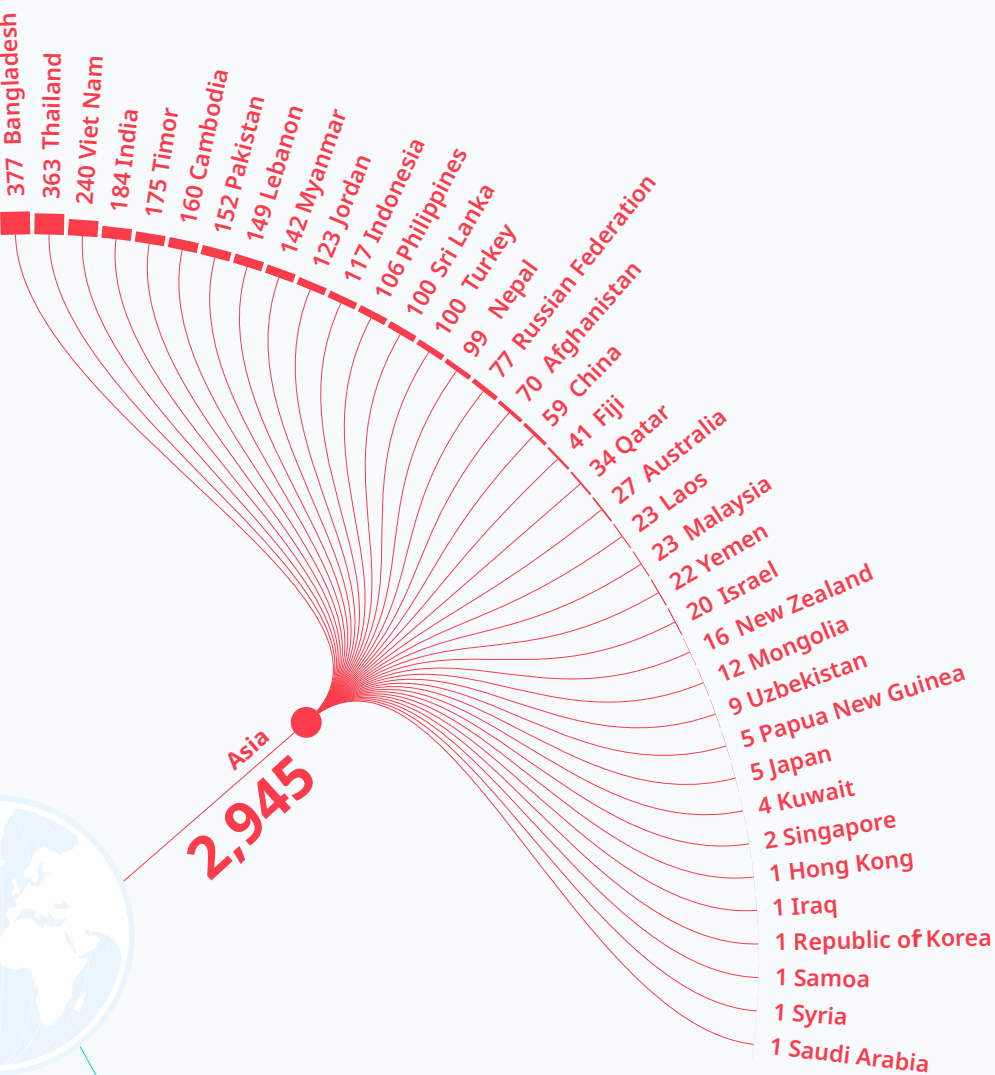


US\$ **48 million** reimbursed  
**65%** for healthcare in Switzerland  
**10%** in France

## ► Distribution of insured persons by country



Source: ILO SHIF 2020



## ► Management Committee composition in 2019

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 representing insured persons:**

Mr. Pierre Sayour, Ms. Catherine Comte-Tiberghien and Ms. Mireille Ecuillon.

**Substitute members representing insured persons:**

Mr. Simon Brimblecombe, Ms. Elisabeth Fombuena and Ms. Azza Taalab.

**Titular members representing the administration:**

Mr. Tilmann Geckeler, Mr. Luca Bormioli and Mr. Fikri Gurzumar.

**Substitute members representing the administration:**

Mr. Sietse Buijze, Mr. Giuseppe Zefola and Ms. Anne Drouin.

For 2019, the Management Committee elected:

Mr. Pierre Sayour as its **Chairperson** and et Mr. Tilmann Geckeler 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 and Mr. Fikri Gurzumar.

## ► Actuarial study

Article 3.10 of the SHIF Regulations stipulates that an actuarial study should be conducted at least once every three years. Since the last actuarial study was conducted in 2016 (based on the financial situation as at 31 December 2015), the Management Committee decided that a new study should be conducted.

The actuarial study gives projections for SHIF expenditure and income over the coming ten years, based on a series of actuarial assumptions, including developments in medical inflation, salaries and mortality rates.

The results show that expenditure will increase over the coming ten years at a rate similar to that of the past ten years. Contributions will also increase, but not at the same rate, which will increase the deficit (contributions received minus benefits) and a reduction in the SHIF Guarantee Fund.

The actuaries presented two main projections: a base, conservative projection and a more positive one. Under the base projection, the Guarantee fund would fall below the statutory minimum in 2027, while under the more positive one, it would remain above the minimum until 2029.

At the request of the Management Committee, the actuaries also presented additional projections, quantifying the impact of certain specific changes, such as an increase in contributions, the inclusion of interns and some short-term staff in the SHIF, the exclusion of long-term care from supplementary benefits, and a change in the coverage threshold for part-time staff. The study also shows the potential impacts of a sudden drop in the value of the United States dollar in 2021.

Although these dates may seem far off, decisions on how to proceed will have to be taken soon; leaving them to the last minute would doubtless mean that more radical measures would be needed, which the Management Committee would like to avoid.

In the spirit of transparency, and as with the previous actuarial study, the Management Committee has decided to publish the study, which can be accessed here: [https://www.ilo.org/dyn/shif/website.file\\_open?p\\_reference\\_id=216](https://www.ilo.org/dyn/shif/website.file_open?p_reference_id=216).



## ► SHIF Online

Staff can access SHIF Online from the ILO Intranet homepage, or by visiting [shifonline.ilo.org](http://shifonline.ilo.org), using their usual login details or, in the case of retirees, using a dedicated username and password. SHIF Online is a personalized service, and your key information, including your dependents, is pre-filled.

Here is a reminder of the main advantages of using SHIF Online:

- Quick and simple access for filing claims;
- Data security and confidentiality;
- Accessible at all times, from any device and any internet connection, in English, French and Spanish;
- The status of claims can be easily monitored;
- Dental and optical care credit can be checked;
- The site contains an archive of ten years' worth of claims and invoices, easily searchable by date, amount and patient name.

The screenshot displays the SHIF Online interface. At the top, there is a red navigation bar with the ILO logo, 'Intranet', and links for 'Home SHIF online', 'Submit a claim', 'My claims', 'My invoices', and 'Admin'. Below this is a blue banner for the 'Staff Health Insurance Fund' with a 'CORONAVIRUS COVID-19 Information for SHIF insured' link. To the right, a white box titled 'HOW WILL COVID-19 AFFECT REIMBURSEMENT OF MY SHIF CLAIM?' provides information about claim processing during the pandemic. The main content area is divided into two columns. The left column, 'My claims', shows a 'New claim' button and a table with columns 'LATEST', 'IN PROGRESS', and 'STATUS'. It indicates 'No records found' and provides a link to 'View all claims submitted this year >'. The right column, 'My coverage', displays details for 'Adam APPLE (197851)', including email, birth date, and various benefit amounts. Below this is a table with columns 'Patient name', 'Dental credit', 'Optical credit', and 'Plan end date'. A note at the bottom explains the exchange rate used for calculations. On the far right, a 'Useful links' section lists resources like 'Regulations and Administrative Rules', 'Guide to SHIF Online', 'Videos tutorial', 'Newsletter 2019 n°1', 'Currency converter tool', and 'Medical evacuation and transportation'.

**My claims**

[New claim](#)

**LATEST** IN PROGRESS STATUS

No records found

[View all claims submitted this year >](#)

**My coverage**

Paying member: Adam APPLE (197851)

Email: [don.mcewen@conrah.com](mailto:don.mcewen@conrah.com)

Birth date: 01 January 1970

Balance of advances due: 0.00 USD

Supplementary benefit threshold (2020): 9,549.27 USD

Total reimbursements (2020): 0.00 USD

Patient name	Dental credit	Optical credit	Plan end date
Adam APPLE	0.00 USD	0.00 USD	31 Dec. 2020

According to Article 2.13 of the SHIF Administrative Rules, the exchange rate of reference from 1 January 2009 is CHF1.30 to US\$1.00. As a result, credits may fluctuate.

**Useful links**

- [Regulations and Administrative Rules of the SHIFSHIF Regulations - 2018 Edition \(English\)](#)
- [Guide to SHIF Online](#)
- [Videos tutorial](#)
- [Newsletter 2019 n°1](#)
- [Currency converter tool](#)
- [Medical evacuation and transportation for medical purpose \(IGDS No.341\)](#)
- [Update password, email or name](#)

We strongly recommend using SHIF Online as this is the quickest and most efficient way of submitting claims. That having been said, paper-based claims can still be filed using the standard form. Claims filed through SHIF Online do not need to be submitted on paper, and any paper-based claims will show in SHIF Online after processing.

## ► Advice and tips for using SHIF Online

Group your invoices by patient, and then by currency, scan or photograph your documents so that they are ready to upload in one of the following formats: jpeg, jpg, png, xls, xlsx, doc, docx or pdf. **Check the quality of the scans and make sure the document is the correct way up. Scan one invoice at a time. Do not forget that you will need to keep the originals for five years, in case we need to look at them.**

A claim should only contain invoices for one insured person and must only contain invoices in one currency.

**A maximum of five invoices should be submitted per claim:** do not add several invoices together. Do not separate invoices by treatment type. Simply select the most prevalent type of treatment. If necessary, we can reassign the claim to a different treatment type according to our rules. You can add two additional attachments per invoice (such as a prescription and a payment receipt); each attachment can be up to 5Mb. Prescriptions for medication and physiotherapy should always be uploaded together with pharmacy receipts or physiotherapists' bills. Repeat prescriptions should be uploaded every time they are used.

**Save or submit:** You can submit your claim or save it to finish it later. If you have a weak Internet connection, it is advisable to save each time you upload an invoice.

**Confirmation:** You will receive an email confirming receipt of each claim filed. You will also receive an email if your claim, or any part of it, has been rejected. Please read the comments and resubmit a new claim if necessary. You will receive an email to let you know that your claim has been processed.

Please be aware that, for technical reasons, **secondary insurance** claims cannot be submitted through SHIF Online. These **should** be submitted using the paper form.

► Please send any queries to [shifonline@ilo.org](mailto:shifonline@ilo.org).

### General presentation

► <https://youtu.be/dIZKyLJOdYg>

### How to submit a claim

► <https://youtu.be/SjAuYq1q1yg>

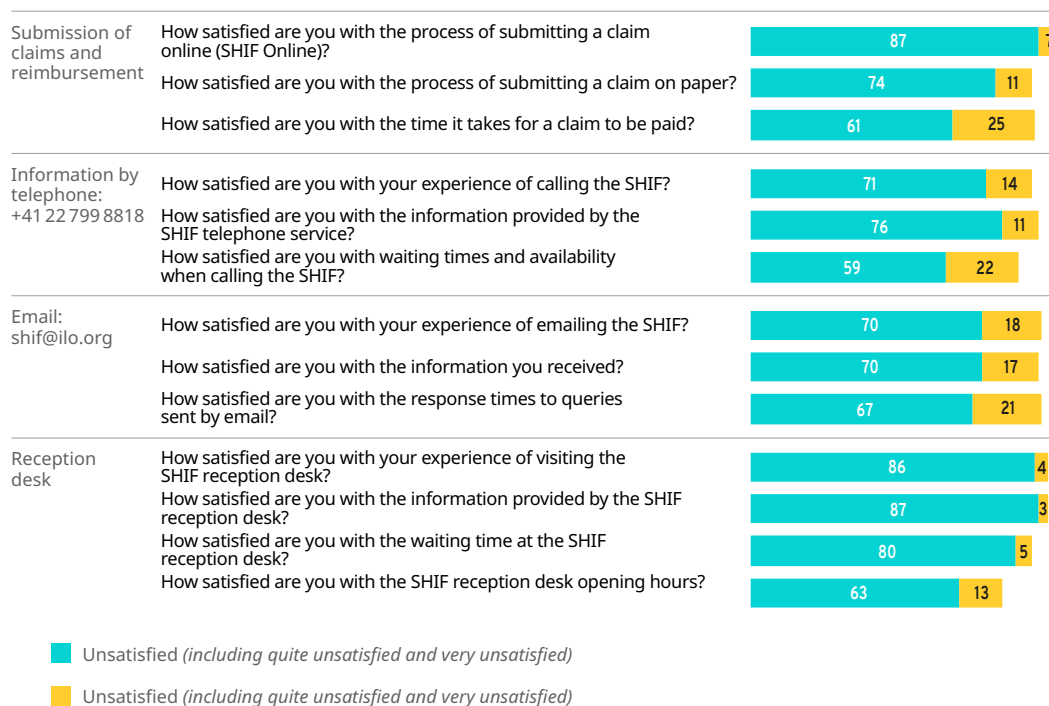
## ► SHIF satisfaction survey

The SHIF has conducted its first ever satisfaction survey, which was distributed to SHIF members electronically between 12 September and 1 October 2019, with support from the Business Innovations Unit (BIU).

We received 1,786 replies (and more than 1,600 comments), which exceeded our expectations and constitutes one of the highest response rates to an ILO survey. Nearly a third of all staff members participated, as did over half of the retirees for whom we had a valid email address.

The services provided by the SHIF received very positive feedback, with satisfaction rates varying from 59 to 87 per cent. The highest levels of satisfaction were noted for SHIF Online and the reception desk (87 per cent each). The survey also confirmed the areas where we need to continue to improve, which include the speed at which claims are processed and the quality of answers to your queries.

### ► Overview of satisfaction levels



- You can find the main results of the satisfaction survey on our website using this link

[https://www.ilo.org/dyn/shif/website.file\\_open?p\\_reference\\_id=274](https://www.ilo.org/dyn/shif/website.file_open?p_reference_id=274)

## ► Contact the SHIF

- Call the SHIF  
**+41 22 799 88 18**
- For general enquiries or questions regarding claims submitted on paper  
[shif@ilo.org](mailto:shif@ilo.org)
- For matters relating to access to SHIF Online or claims submitted through SHIF Online  
[shifonline@ilo.org](mailto:shifonline@ilo.org)
- For medical issues requiring a consultation with the medical adviser  
[shifmedicaladviser@ilo.org](mailto:shifmedicaladviser@ilo.org)
- For membership enquiries  
[shifaffiliations@ilo.org](mailto:shifaffiliations@ilo.org)

### 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.



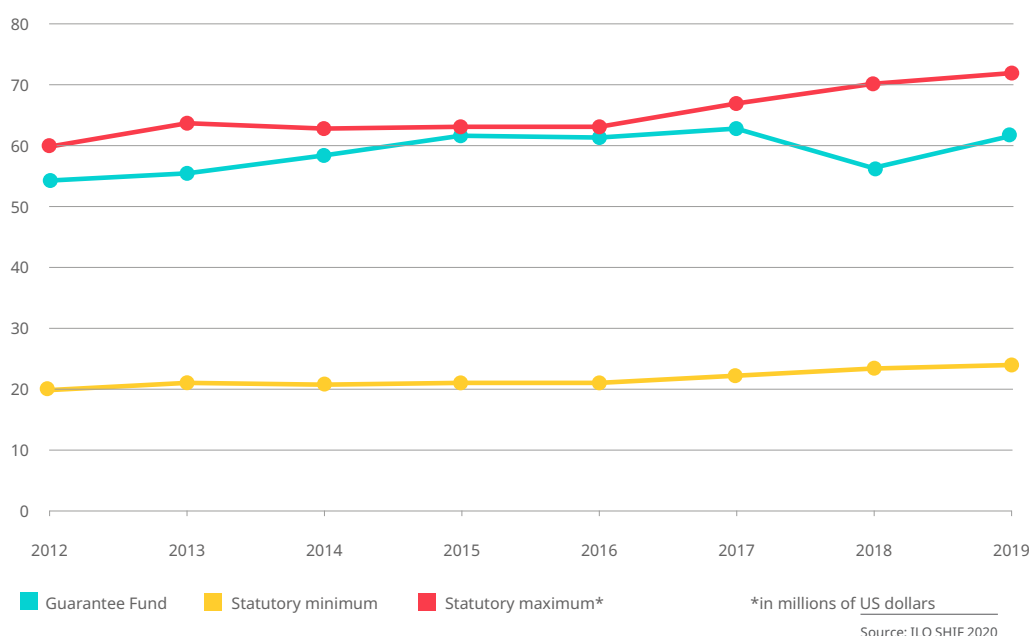
## ► Financial situation and Guarantee Fund

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 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 2019, the balance of the Guarantee Fund had increased to US\$61.8 million, an increase of almost US\$7.5 million, which was the amount transferred to the International Telecommunication Union in accordance with the arbitration award.

► Figure 1. SHIF Guarantee Fund

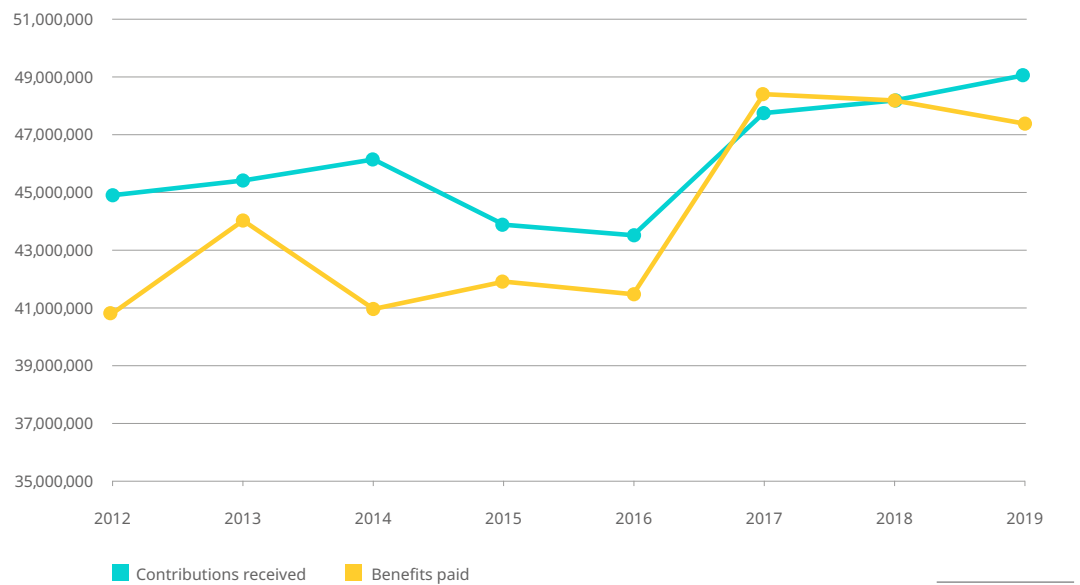


## ► Trends in expenditure and contributions

Total benefits paid amounted to US\$47.3 million, which is 1.7 per cent lower than in 2018. At the same time, total contributions increased by 2.1 per cent, reaching US\$49.1 million. This increase was, in part due to the decision issued by the ILO Administrative Tribunal on 4 July 2019 regarding post-adjustment in Geneva. Part of the contributions corresponds to contributions that should, in fact, have been paid in 2018. 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 2019**

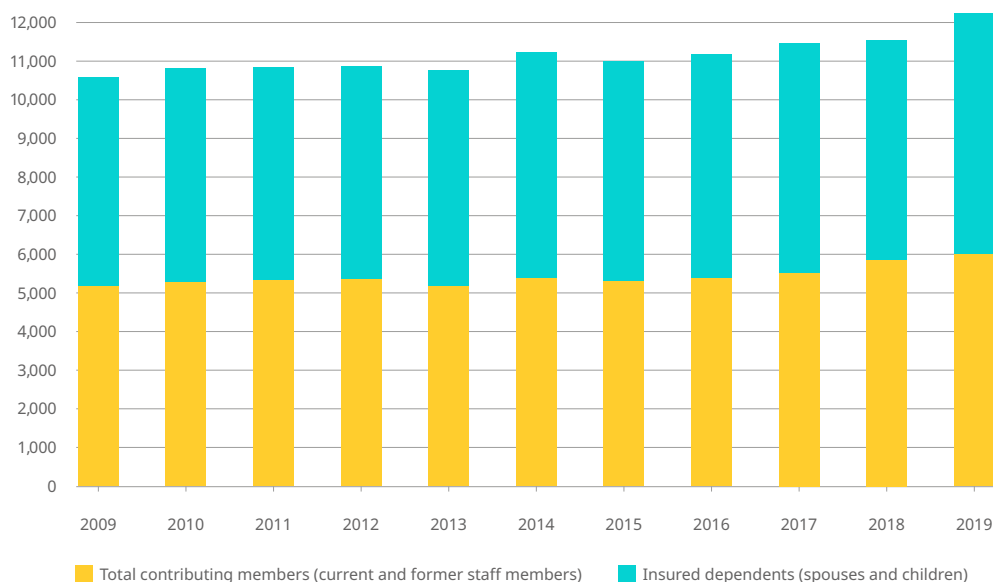


## ► Trends in membership

At 31 December 2019, the SHIF insured 12,254 people in 133 countries. Of these, 49 per cent were in Europe (32 per cent of whom in Switzerland and 7 per cent in France), 25 per cent were in Asia, 17 per cent in Africa and 9 per cent in the Americas. Other than Switzerland and France, the main countries are Italy (5 per cent of SHIF members), Thailand and Bangladesh (3 per cent) and Viet Nam, Peru and India (2 per cent).

Figure 3 shows trends in membership over recent years. At 31 December 2019, 471 people (parents, spouses and children) had voluntary coverage.

► **Figure 3. Number of persons insured\* 2009-2019**



## ► Benefits statistics

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

► Figure 4. Distribution of benefits by country in which treatment took place (2019)



Source: ILO SHIF 2020

In 2019, benefits paid per contributing member were US\$7,948, which was 5 per cent less than in 2018. The benefits paid per insured person (all those covered by the Fund) were US\$3,868, also 5 per cent less than in 2018.

Over the course of the year under review, medical care provided in hospitals constituted the largest single item of expenditure, accounting for 37.5 per cent of total SHIF pay outs in 2019. Nursing care (mostly long-term) amounted to 12.1 per cent, followed by doctors' fees and medication costs (11.3 per cent and 7.4 per cent, respectively), while dental treatment represented 6.5 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 2.4 per cent of SHIF total expenditure.

> > *Appendix III gives a detailed overview of spending.*

## ► Claims for reimbursement

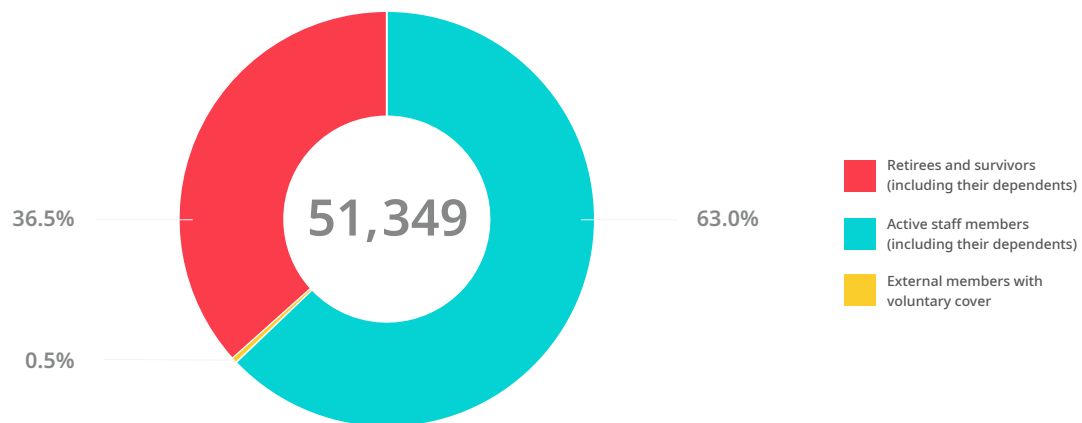
In 2019, the Fund's claims adjusters processed 52,320 claims (ILO and Turin Centre combined), compared with 43,789 in 2018, an increase of 19.5 per cent. This increase in the number of claims is not a significant indicator this year, since it has been impacted by the launch of **SHIF Online**, which has reduced the number of invoices submitted per claim.

Conversely, the 6.8 per cent increase in the number of invoices examined (163,178 in 2019 compared with 152,845 in 2018) shows that the SHIF's volume of work increased substantially in 2019. While the average number of invoices per claim was 3.1 – a reduction from 3.5 in 2018 – the average number of claims filed per SHIF member has increased (4.3 in 2019 compared with 3.7 in 2018). These two indicators have, however, been impacted by the launch of **SHIF Online**.

It should also be borne in mind that since **SHIF Online** was launched, claims submitted by colleagues in Turin are now processed by the SHIF secretariat in Geneva, rather than by the human resources team in Turin, which has meant an automatic increase of 2 per cent in the number of claims received in Geneva.

The introduction of **SHIF Online** for current staff members has also affected the distribution of the number of claims filed: the total number of claims is markedly higher for staff. The average number of invoices submitted per claim, however, is five for claims filed on paper, as opposed to two for claims submitted using **SHIF Online**.

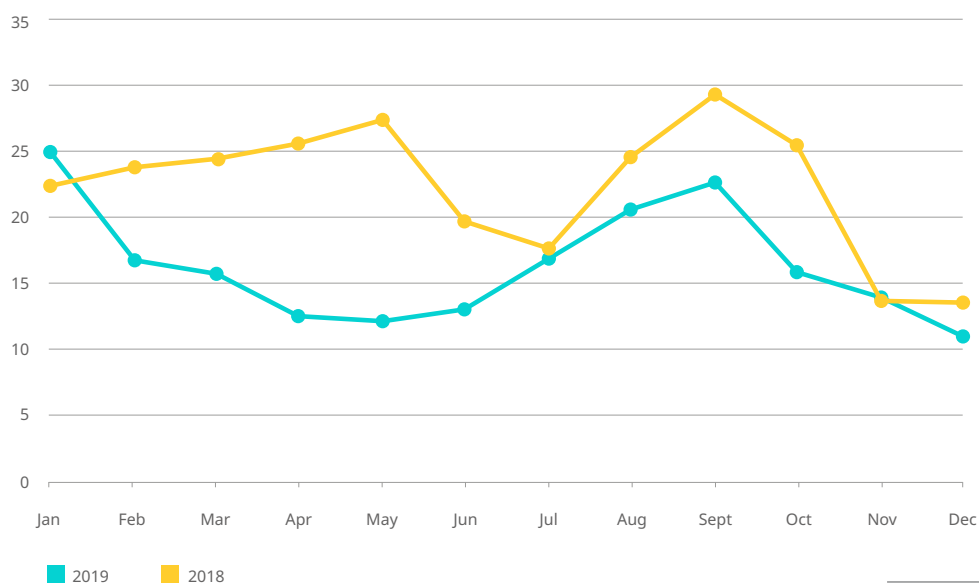
► **Figure 5. Number of claims submitted by membership type in 2019**



## ► 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.

► Figure 6. Trends in average claim processing time (in days)



## ► External Audit

The Auditor General of the Philippines carried out an audit of the accounts for the 2019 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 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 **six times** in 2019. It monitored the work of the secretariat and the SHIF’s financial situation.

## ► Meeting of the Standing Subcommittee

The Standing Subcommittee met **once** in 2019 and examined **four** special cases.

## ► Cases of fraud

**Three** suspected fraud cases were submitted to the internal auditors in 2019.



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



# ► Appendices

## ► Appendix I. Assets and liabilities statement, as at 31 December 2019 (in US dollars)

► ILO Staff Health Insurance Fund			
Assets and liabilities statement as at 31 December		2019	2018
<b>Assets</b>			
<b>Cash</b>	Term deposits	-	-
<b>Debtors</b>	Advances and other accounts receivable	1,266,679	1,387,135
	Other debtors	750,349	(88,657)
<b>Investments</b>	Held with Aberdeen Asset Management	72,835,776	68,772,240
	Derivative assets	798,031	(85,302)
<b>Other</b>	Accrued investment income	-	300,583
<b>Total</b>		<b>75,650,835</b>	<b>70,285,999</b>
<b>Liabilities</b>			
<b>Creditors</b>	Prepaid contributions	678,070	689,114
	Other creditors	171,091	323,569
<b>Accrued liability from unsettled claims</b>		13,000,000	13,000,000
<b>Total</b>		<b>13,849,161</b>	<b>14,012,683</b>
<b>Excess of assets over liabilities</b>		<b>61,801,674</b>	<b>56,273,316</b>
<b>SHIF Guarantee Fund</b>			
<b>Balance brought forward from previous year</b>		56,273,316	64,167,257
<b>SHIF Guarantee Fund transferred to the ITU</b>		-	(7,516,741)
<b>Total surplus/(deficit) for the year</b>		5,528,358	(377,200)
<b>Reserve and Fund balance at 31 December</b>		<b>61,801,674</b>	<b>56,273,316</b>

► **Appendix II. Income and expenditure statement  
for the year ended 31 December 2019** (in US dollars)

► ILO Staff Health Insurance Fund			
Income and expenditure statement		2019	2018
Operating transactions			
Contributions received	Active staff	12,231,934	12,231,934
	Active staff - Organization	12,123,552	12,123,552
	Retirees/survivors	7,319,568	7,319,568
	Retirees/survivors - Organization	14,639,135	14,639,135
	Voluntary cover	1,904,697	1,904,697
<b>Total contributions</b>		<b>49,093,925</b>	<b>48,218,886</b>
Prestations payées	Active staff	13,164,832	12,033,570
	Retirees/survivors	32,213,829	34,693,243
	Voluntary cover	2,017,177	1,508,328
	Minus: recoveries from third parties	(94,006)	(102,889)
<b>Total benefits</b>		<b>47,301,832</b>	<b>48,132,252</b>
Net surplus (deficit) of contributions received over benefits paid		1,792,093	86,634
Increase (decrease) in accrued liability for unsettled claims		(503,438)	-
Exchange gains (losses)		(128,050)	(83,420)
Other expenses		(102,138)	(38,389)
<b>Net operating surplus (deficit)</b>		<b>1,058,467</b>	<b>(35,175)</b>
Investment transactions			
Interest and other income received		414,807	1,451,437
Capital gains (losses) on investments sold		1,925,646	(398,707)
Unrealized gains (losses) on investments		2,519,435	(44,520)
<b>Subtotal</b>		<b>4,859,888</b>	<b>1,008,210</b>
Gains (losses) on currency trading	Currency purchase and sale	(31,425)	994,166
<b>Subtotal</b>		<b>(31,425)</b>	<b>994,166</b>
<b>Total investment income</b>		<b>4,828,463</b>	<b>2,002,376</b>
Expenditure:	Investment management fees	270,654	210,824
Total investment expenditure		270,654	210,824
<b>Net income (losses) from investment</b>		<b>4,557,809</b>	<b>1,791,552</b>
<b>Net surplus (deficit)</b>		<b>5,616,276</b>	<b>1,756,377</b>
<b>Revaluation gain (loss) on assets</b>		<b>(87 918)</b>	<b>(2 133 577)</b>
<b>Total for the year</b>		<b>5,528,358</b>	<b>(377,200)</b>

## ► Appendix III. Benefits statistics 2010–2019

(Including supplementary benefits – in US dollars)

► ILO Staff Health Insurance Fund												
Type of benefit	Code	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
Doctors' fees	1,1	4,022,421	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	
Laboratory, radiography and other tests	1,3,1,4	1,845,461	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	
Physiotherapy	1,5	1,004,129	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	
Psychoanalysis and psychotherapy	1,7	552,604	714,299	649,615	764,895	776,136	629,457	672,856	686,244	672,542	738,168	
Stay on a fixed-rate ward	2,1	1,524,772	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	
Hospital or clinic in-patient costs	2,2	1,779,027	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	
Medical treatment	1,2,2,7	14,123,431	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	
Post-operative recovery	2,3	182,948	164,941	154,050	252,751	289,704	322,107	323,550	518,182	481,489	603,229	
Other types of recovery or courses of treatment	2,4	10,756	16,878	12,643	9,626	10,917	10,431	2,677	0	0	14,891	
Nursing care	1,6,2,5,2,6	3,106,882	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	
Prescription medicines	3	4,004,818	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	
Dental care	4	3,120,687	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	
Visual assistive devices: glasses and frames	5,1	834,814	989,795	937,357	1,002,492	862,132	908,863	938,724	920,562	949,300	937,832	
Hearing assistive devices	5,2	198,105	217,430	266,158	233,590	219,673	244,491	283,098	296,193	305,737	369,867	
Other assistive devices	5,3,5,4,5,5	224,478	297,681	324,026	300,222	279,289	323,131	310,452	336,353	383,726	441,441	
Medical transport	6,1,6,2,6,3	155,696	195,381	242,131	228,888	207,188	188,039	216,141	303,499	234,443	264,691	
Funeral costs	7	30,853	34,153	41,651	27,904	27,148	28,772	38,061	26,192	40,759	49,421	
Screening	8,1	0	0	0	0	0	0	208,822	326,838	399,048	516,793	
Vaccinations	8,2	0	0	0	0	0	0	0	0	16,779	101,156	
Contraception	8,3	0	0	0	0	0	0	0	0	2,300	10,364	
Alternative medicines	9	0	0	0	0	0	0	0	0	79,046	323,705	
Fertility treatment	10	0	0	0	0	0	0	0	0	43,391	196,504	
<b>TOTAL*</b>		<b>36,721,882</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>	

\* The difference with the figures presented in the income and expenditure statement (appendix II) is due to medical costs recouped from third party payers.





# SHIF

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