



International
Labour
Organization

Staff Health
Insurance
Fund



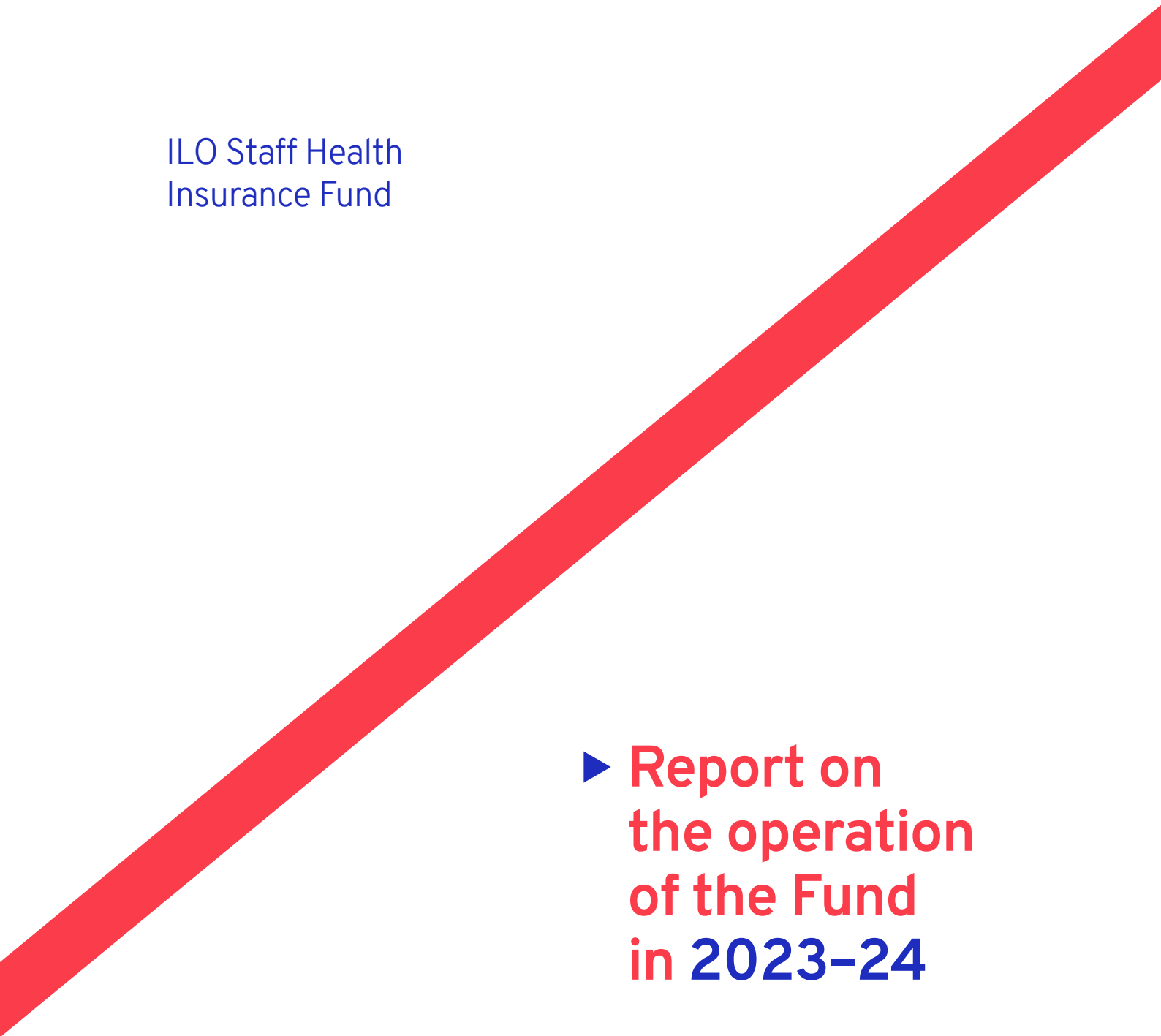
► **SHIF**
Annual report
2023–24





SHIF

ILO Staff Health
Insurance Fund

- 
- ▶ **Report on
the operation
of the Fund
in 2023–24**

SHIF

Annual report

Contents

Message from the Chairpersons and Vice-Chairpersons.....	6
Message from the Executive Secretary	7
The SHIF at a glance – 2023	9
The SHIF at a glance – 2024	9
Distribution of insured persons by country.....	10
Composition of the Management Committee in 2023.....	12
Composition of the Management Committee in 2024.....	12
Amendments to the SHIF Regulations and Administrative Rules	13
Pilot project to test direct payments for outpatient care in 11 countries	14
News in brief.....	15
Financial situation and guarantee fund	16
Trends in expenditure and contributions.....	16
Trends in membership.....	17
Benefits statistics	18
Claims	19
Reimbursement times	19
External audit	20
Meetings of the Management Committee	20
Meetings of the Standing Subcommittee	20
Cases of fraud.....	20
Annex I. Assets and Liabilities Statement as at 31 December 2024 (in US dollars)	22
Annex II. Income and expenditure statement for the year ended 31 December 2022 (in US Dollars)	23
Annex II. Income and expenditure statement for the year ended 31 December 2024 (in US Dollars)	24



► Message from the Chairpersons and Vice-Chairpersons

On behalf of the Management Committee, we are pleased to present the annual report of the ILO Staff Health Insurance Fund (SHIF) for 2023 and 2024. As the Secretariat's workload meant that it was unable to prepare the 2023 annual report in due time, the present report covers the last two years combined.

Furthermore, the Management Committee decided not to hold a general meeting in 2024 (under the Regulations of the SHIF, a general meeting must be held at least once every two years). The last general meeting was held on 20 November 2023, when we presented the amendments to the Regulations and Administrative Rules adopted by the Committee in 2023, which entered into force on 1 January 2024. Their main purpose was to reflect an increase in the contribution rates, but they also encompassed improvements to benefits to provide more inclusive coverage, including: a revision of the supplementary benefit threshold for part-time staff; simplified reimbursement of consultations with a psychiatrist; adjustment of the benefits ceiling for alternative medicines and optical appliances; and removal of the "waiting period" for coverage of dental treatment, optical appliances and hearing aids. The reimbursement rate for other transport costs for medical purposes was raised from 80 per cent to 100 per cent, focusing on the needs and concerns of insured members based outside Geneva.

These amendments followed amendments that entered into force in 2022, which primarily related to governance and accountability. It would seem, therefore, that the Management Committee has hit its "cruising speed" in preparing amendments to the Regulations and Administrative Rules once every two years, as in October 2025 it notified insured persons of new amendments that are due to enter into force on 1 January 2026.

In parallel to this relatively time-consuming task of cleaning up the Regulations and Administrative Rules of the SHIF, the Management Committee met frequently to keep its finger on the pulse of the financial situation of the Fund, listen to the needs of the Secretariat and its staff and address the concerns of all insured persons. One example is a pilot project on direct payments for outpatient care in 11 countries in Africa, Asia, Latin America and the Middle East which had long been called for by insured persons working in the field and is presented in this report.

This all goes to show that our silence has not meant that the Committee has been inactive – far from it! We hope you enjoy reading this report.



► Message from the Executive Secretary

Although this annual report is arriving a little late and only two newsletters were published in 2023 and 2024, the SHIF Secretariat has not been idle.

First of all, the time taken to process claims was shorter than ever in 2024. After averaging 22 days in 2023, the processing time fell to an average of 8 days in 2024, while we simultaneously handled a record number of claims.

Of course, we also prepared and then implemented the amendments to the Regulations and Administrative Rules that entered into force on 1 January 2024. And, finally, we no longer have a waiting period for dental care, optical appliances and hearing aids, and other benefits have been simplified and improved.

At the time of writing, the increase in contribution rates in 2024 and 2025 has proved to be very necessary, and the question of a further increase will arise soon. Fortunately, the increase in the number of contributing members and substantial adjustments to pensions in 2022, 2023 and 2024 have resulted in a significant increase in contributions and enabled the Fund to maintain a degree of balance between contributions received and benefits paid. A new actuarial study was conducted in 2025 and the findings will be made available.

We have continued to communicate regularly using other means. We have held a number of information sessions for various ILO offices worldwide, including one in August 2024 for all colleagues based in Africa. We have also invested a lot of time in preparing the pilot project on direct payments for outpatient care in 11 countries in Africa, Asia, Latin America and the Middle East and have held several information sessions on the pilot for these countries.

I would like to take this opportunity to remind you that you can download your own certificates from SHIF Online, that the SHIF call centre is available on Teams from Monday to Friday, 9.30 a.m. to midday and 2 p.m. to 4.30 p.m. Geneva time, and that claims for reimbursement from the SHIF as a secondary insurance can now be submitted directly in SHIF Online. A smartphone app to complement the SHIF Online site has been somewhat delayed but should be here soon.

Florian Léger
Executive Secretary



► The SHIF at a glance – 2023

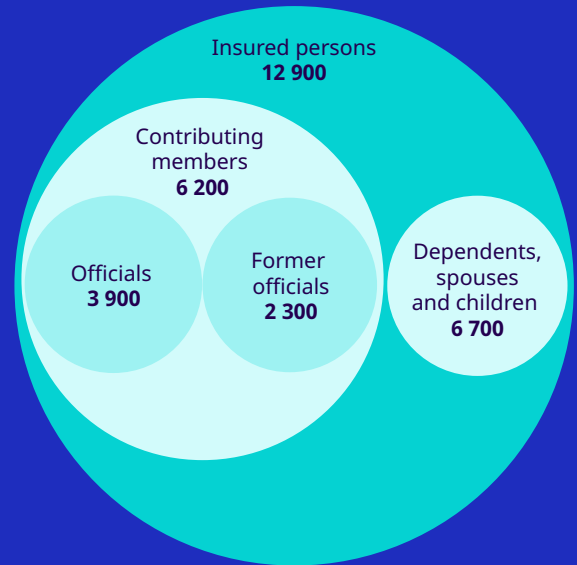
Around **187,000** invoices reimbursed

Around **86,700** claims from more than **150 countries**

US\$58 million reimbursed

62 per cent for healthcare in Switzerland

8 per cent in France



► The SHIF at a glance – 2024

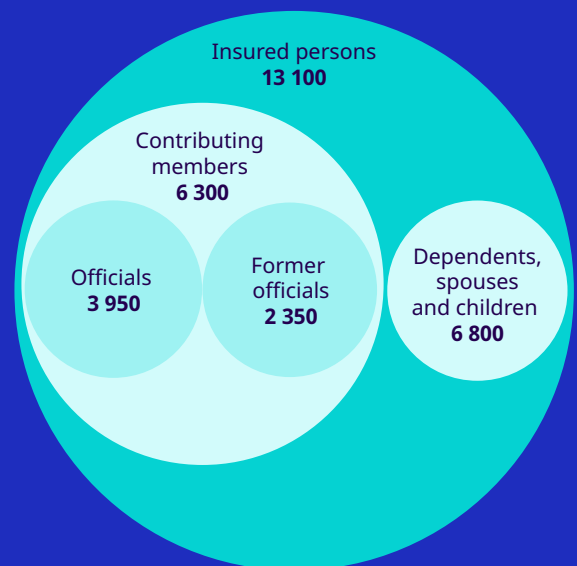
Around **186,000** invoices reimbursed

Around **91,000** claims from more than **150 countries**

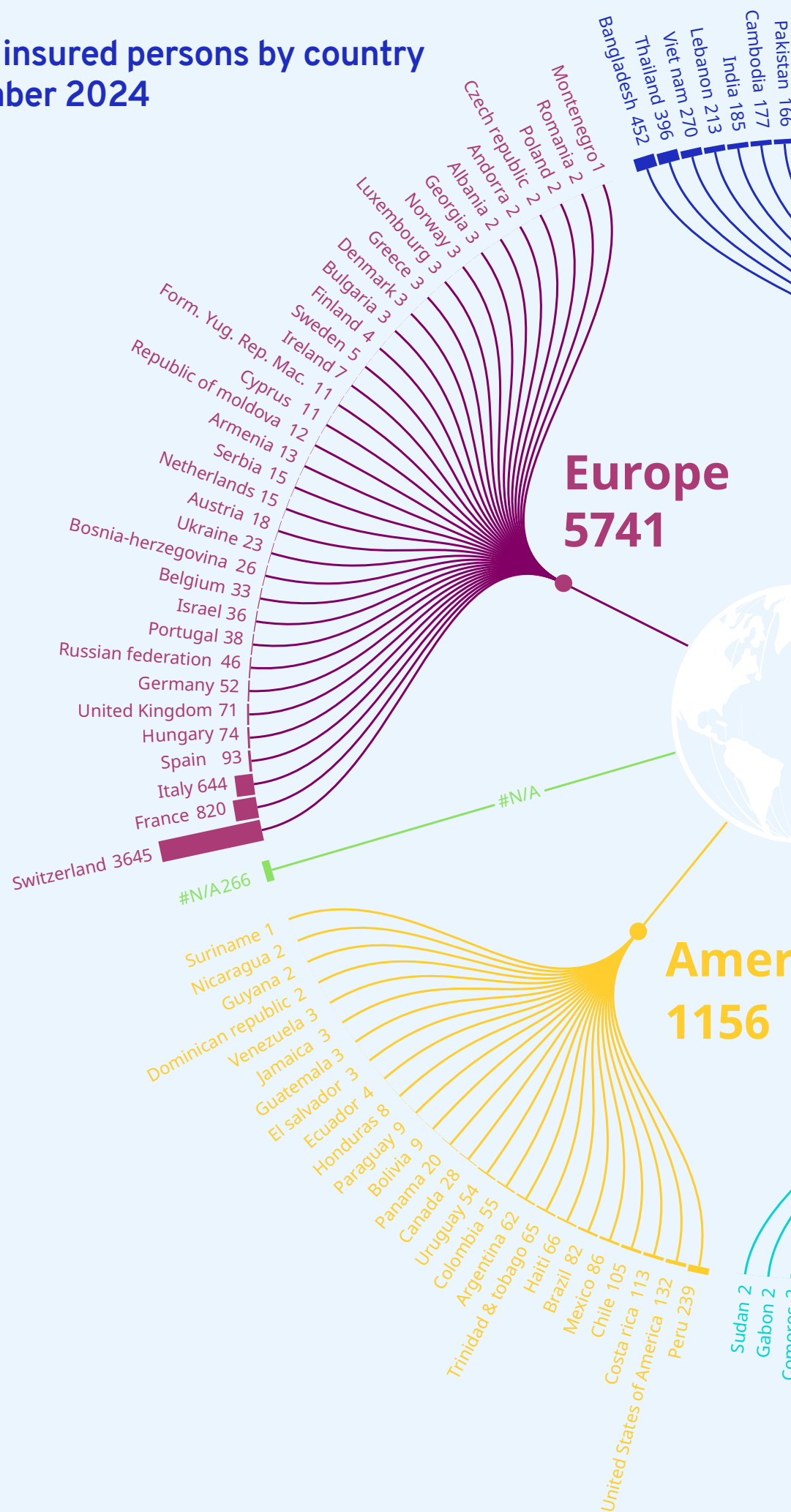
US\$60 million reimbursed

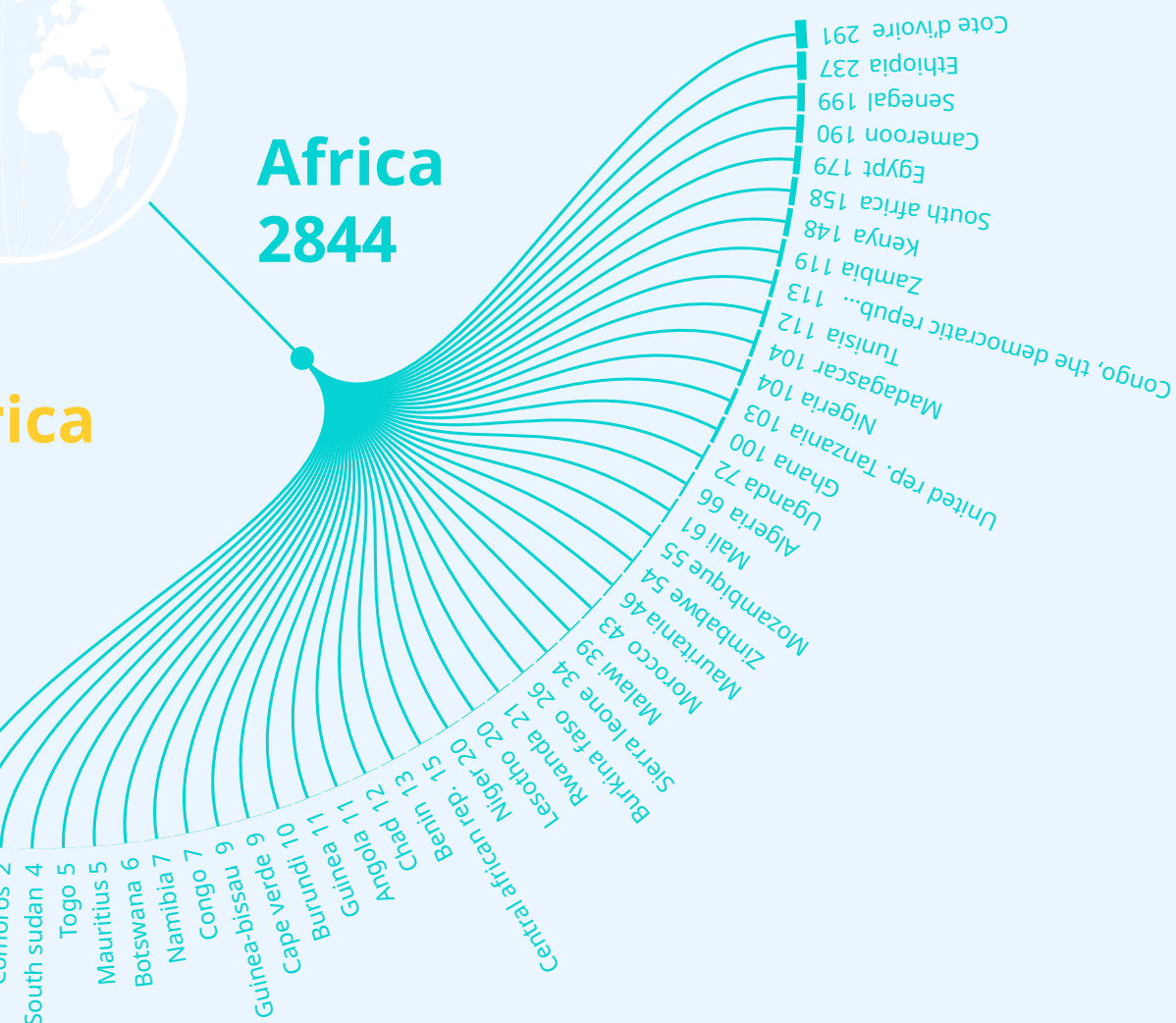
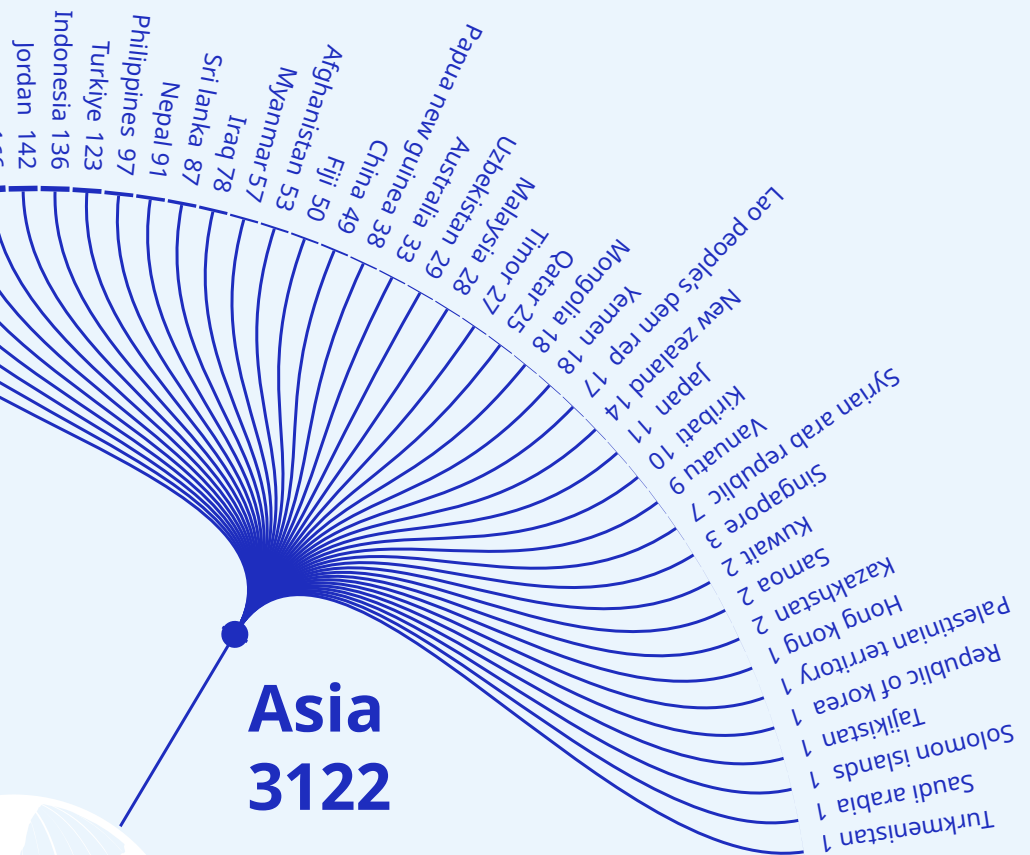
59 per cent for healthcare in Switzerland

8 per cent in France



► Distribution of insured persons by country as of 31 December 2024





► **Composition of the management committee in 2023**

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 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 2023, 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 comprised of Mr Pierre Sayour, Ms Elisabeth Fombuena, Ms Mireille Ecuillon, Mr Tilmann Geckeler and Mr Fikri Gurzumar.

► **Composition of the management committee in 2024**

Pursuant to article 4.1 of the SHIF Regulations and following the election in 2023 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 Mr Pierre De Lame Mr Yvan Poulin	Ms Clara Van Panhuys Ms Mireille Ecuillon Ms Gwendolyn Fabros
Representing the Administration	Mr Tilmann Geckeler Mr Luca Bormioli Mr Fikri Gurzumar	Mr Sietse Buijze Mr Giuseppe Zefola Mr Marc Fillieux

For 2024, the Management Committee elected Mr Tilmann Geckeler as its Chairperson and Ms Catherine Comte-Tiberghien as its Vice-Chairperson.

Pursuant to article 4.7.2 of the SHIF Regulations, the Standing Subcommittee was comprised of Mr Pierre De Lame, Mr Yvan Poulin, Ms Mireille Ecuillon, Mr Tilmann Geckeler, Mr Fikri Gurzumar and Mr Sietse Buijze.



► Amendments to the SHIF regulations and administrative rules

In 2023, the Management Committee worked on a series of amendments that entered into force on 1 January 2024. Insured persons were notified in autumn 2023 of the [circular presenting the amendments](#) and received explanations at the general meeting on 20 November 2023.

The amendments mainly introduced the increase in contribution rates and a number of improvements to benefits.

The SHIF finances remain healthy. Nevertheless, the insured population is ageing and expenditure is increasing. To ensure that the SHIF guarantee fund is maintained within the limits stipulated in article 3.8 of the Regulations for the next ten years, the actuarial review in 2019 recommended an increase in the contribution rates; the need for an increase in the rates was confirmed by the 2022 actuarial review. The SHIF Management Committee decided to propose, for each contribution rate, an increase of 5 per cent. This was carried out in two stages, with a 2.5 per cent increase as of 1 January 2024, followed by a further increase of 2.5 per cent from 1 January 2025.

At the same time, as part of its mandate to ensure that the coverage provided by the Fund continues to respond to the needs of all insured persons, the Management Committee decided to propose:

- changing the supplementary benefits threshold (article 2.5) for part-time staff to base it on staff members' actual remuneration and not on the remuneration they would receive if they worked full-time;
- removing the waiting period – during which no benefits are payable for acquisition or repair during the first year of protection – for dental care (code 4), optical appliances (code 5.1) and hearing aids (code 5.2);
- moving consultations with a psychiatrist from code 1.7 (Psychiatry, psychoanalysis or psychotherapy) to code 1.1 (Doctor's services);
- increasing the maximum approved expenses per protected person per calendar year from US\$320.00 to US\$400.00 for optical appliances (code 5.1);
- setting the ordinary benefits for Other transport for medical purposes (code 6.3) at 100 per cent instead of 80 per cent;
- increasing the maximum approved expenses per protected person per calendar year from US\$1,200.00 to US\$1,500.00 for alternative medicines (code 9).

The latest version of the [Regulations and administrative rules of the Staff Health Insurance Fund](#) is available on the SHIF website.

► **Pilot project to test direct payments for outpatient care in 11 countries**

In 2024, the SHIF launched a pilot project in 11 countries to expand direct payment to include outpatient care within the network of healthcare providers that the SHIF has been working with since 2020 for hospitalizations. The countries (Cambodia, Côte d'Ivoire, Ethiopia, Indonesia, Kenya, Lebanon, Peru, the Philippines, Senegal, Tunisia and Viet Nam) were carefully chosen based on several criteria, such as the number of insured persons, the quality of the partner network and the difficulties insured persons face in accessing healthcare in these countries.

Insured persons in the countries received access to a website enabling them to create an electronic card that is recognized by providers in the network and to consult the list of providers.

The SHIF Regulations remain unchanged and the entitlement to benefits remains at 80 per cent, even if the SHIF pays the invoice in full. The 20 per cent payable by the insured person is recovered afterwards, either based on claims submitted by the insured person or via a bank transfer. This recovery procedure is the same procedure that applies when the SHIF sends advances to field offices.

Insured persons still have the freedom to choose a healthcare provider, but only in-network providers are eligible for direct payment. Some services, such as the purchase of medicines, are not included in the pilot.

The pilot project will run for at least one year. The Management Committee will decide in 2026 whether to extend the pilot or to implement the project in the longer term.



Henner
Here to care

HennerPass

Dear Partner,
The Henner Pass of
policy of -----:

is valid from 30 Sep 2025 to 31 Mar 2026. Please find below the services associated with the insurance



PERSONAL INFORMATION

International Labour Office - HEN0852340802

Date of birth: xx/xx/xxxx
Member ID: 0000000
Internet ID: 0000000



PROVIDERS CONTACTS

Henner Network providers:
To obtain prior authorization and submit claims, contact the Client Services Team at:
Henner - Team 25 , Immeuble Le Tanit du Lac Rue du Lac Wind
1053 Tunis , TUNISIA
Hotline: | +216 71 113 430 | Fax: +33(0)1 85 64 74 08
E-mail: ilo@henner.com

SERVICES ASSOCIATED WITH YOUR CONTRACT
Subject to any exclusion, limitation, waiting period, deductible and copayment as per policy, which are payable by the patient.

OUTPATIENT CARE

Imaging:	100 %
Lab tests:	100 %
Consultations and Visits:	100 %

Henner Network providers: check detailed eligibility and benefits on <https://healthcare-partners.henner.com/login>



► News in brief

Certificates

We would like to remind you that you can download certificates for yourself and your family members under [“My Attestations” on SHIF Online](#).

Call centre

The SHIF call centre is open every working day from 9.30 a.m. to midday and from 2 p.m. to 4.30 p.m. (Geneva time). You can reach it by calling the SHIF reception desk at +41 22 799 88 18 or by clicking on the Teams link on the SHIF Online homepage. If all the lines are busy or you are calling outside our office hours, you can leave a message and we will call you back.

The SHIF reception desk at headquarters is now open two days a week, Mondays and Thursdays, from 10 to 11 a.m. and from 2 to 4 p.m., in office 4-087.



 **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)

Secondary insurance

Since September 2024, claims where the SHIF is the secondary insurance can be submitted in a [dedicated tab](#) on SHIF Online. You just need to upload the statement of reimbursement from your primary insurance. Unlike for SHIF Online claims where the SHIF is the primary insurance, you will not receive an email confirming receipt or informing you that your claim is being processed, but you can check the status of your claim under “Secondary Insurance Claims”.

Appeals Board

Following the entry into force of the latest edition of the Regulations and Administrative Rules of the SHIF on 1 January 2024, the members of the Appeals Board (article 5.5 of the Regulations) were appointed; they are listed [here](#).

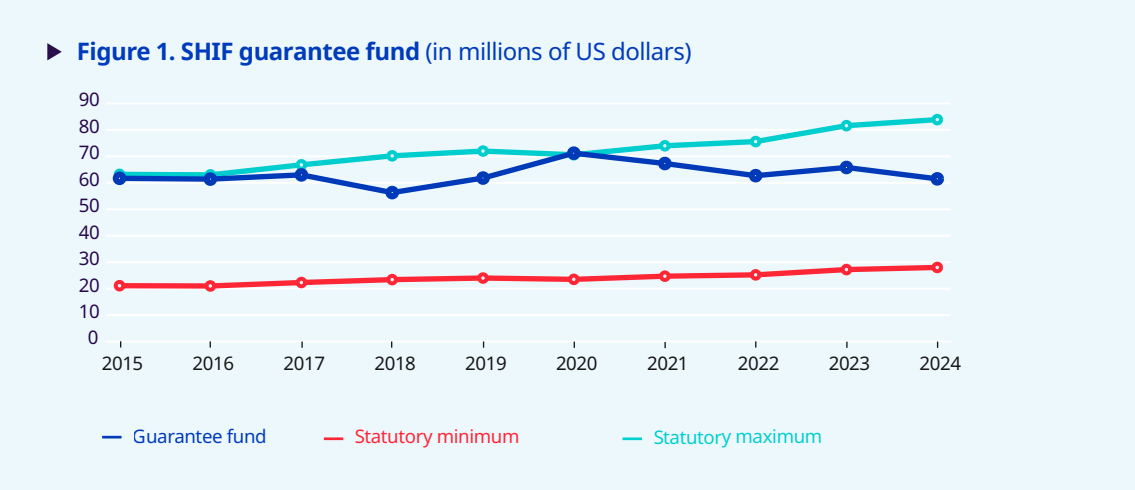
► Financial situation and guarantee fund

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

Pursuant to article 3.8 of the SHIF Regulations, the amount of the guarantee fund must be between one sixth (= six months) and one half (= 18 months) of the expenditure of the Fund during the last three financial years.

As at 31 December 2023, the balance of the guarantee fund was US\$65.8 million, an increase of US\$3 million compared to 31 December 2022, thanks to net investment income of US\$2.4 million and exchange rate gains of US\$3 million, which offset an operating deficit of US\$2.3 million.

As at 31 December 2024, the balance had fallen to US\$61.5 million, a reduction of US\$4.3 million compared to 31 December 2023, as a result of US\$2.2 million in net investment income having been offset by an exchange rate loss of US\$5.5 million and an operating deficit of US\$1.4 million.



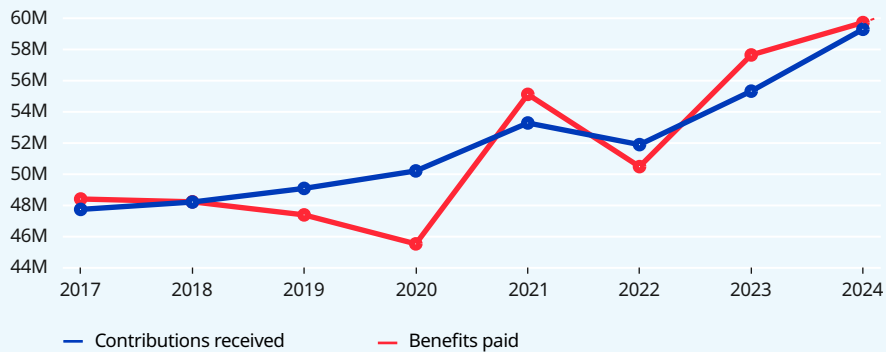
► Trends in expenditure and contributions

The total benefits paid amounted to US\$57.6 million in 2023 (up 14.2 per cent from 2022) and US\$59.3 million in 2024 (up 3.6 per cent from 2023).

At the same time, total contributions increased by 6.6 per cent between 2022 and 2023 to reach US\$55.3 million, and by 7.2 per cent in 2024, reaching US\$59.3 million. The increase in contributions is attributable to the increased number of active contributing members, the significant cost-of-living adjustments to pensions in 2022 and 2023 and the 2.5 per cent increase in contribution rates on 1 January 2024.

Figure 2 shows the trends in the total amount of benefits paid since 2017 compared with the total amount of contributions received.

► **Figure 2. Trends in contributions received and benefits paid, 2017–24 (in US dollars)**



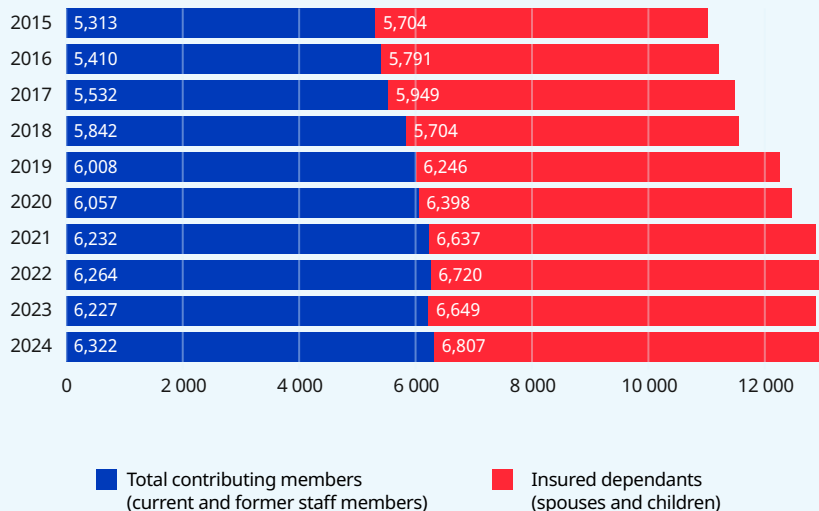
► Trends in membership

As at 31 December 2023, 12,876 people in 142 countries were insured under the SHIF. Of those, 45 per cent were in Europe (28 per cent of whom in Switzerland and 6 per cent in France), 25 per cent in Asia, 21 per cent in Africa and 9 per cent in the Americas. After Switzerland and France, the countries with the highest share of insured persons were Italy (5 per cent), Thailand and Bangladesh (3 per cent), Côte d'Ivoire, Ethiopia, Viet Nam, Cambodia, Lebanon and Peru (2 per cent).

As at 31 December 2024, 13,129 people in 147 countries were insured under the SHIF. Of these, 44 per cent were in Europe (28 per cent of whom in Switzerland and 6 per cent in France), 24 per cent in Asia, 21 per cent in Africa and 9 per cent in the Americas. After Switzerland and France, the countries with the highest share of insured persons were Italy (5 per cent), Thailand and Bangladesh (3 per cent), Côte d'Ivoire, Ethiopia, Viet Nam, Senegal, Lebanon and Peru (2 per cent).

Figure 3 shows the trends in membership in recent years. Of the total insured persons, 464 individuals (parents, spouses and children) had voluntary coverage as at 31 December 2023, and 490 individuals on 31 December 2024.

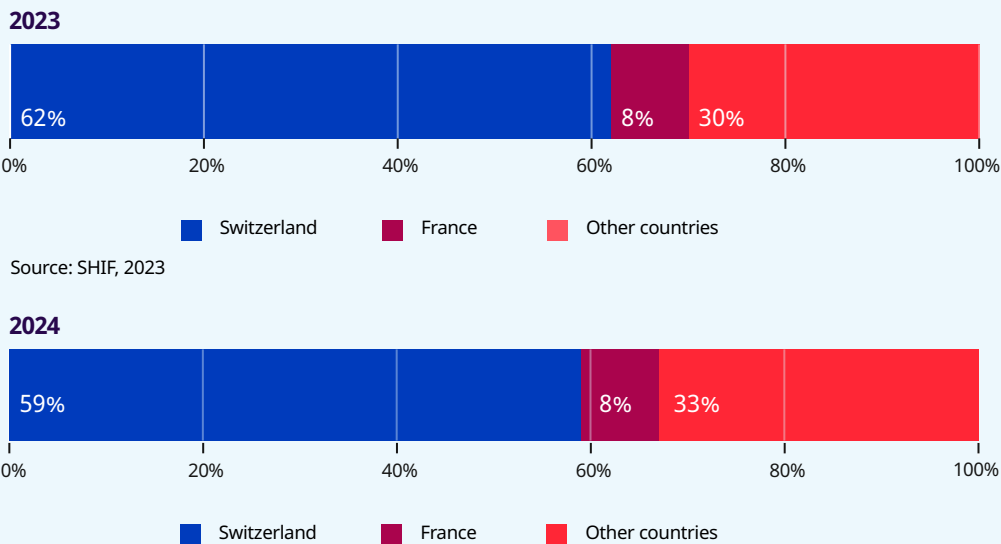
► **Figure 3. Number of insured persons, 2015–24**



► Benefits statistics

As shown in figure 4 below, benefits paid to reimburse costs incurred in Switzerland are continuing to fall slightly but still represent around 60 per cent of the total, followed by France with 8 per cent.

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



In 2023, the average benefits paid per contributing member rose to US\$9,258, an increase of 15 per cent compared with 2022. The benefits paid per protected person (all those covered by the Fund) rose to US\$4,477, also up 15 per cent from 2022.

In 2024, the average benefits paid per contributing member increased to US\$9,447, a further 2 per cent increase from 2023. The benefits paid per protected person (all those covered by the Fund) rose to US\$4,549, also up 2 per cent from 2023.

In 2023, medical care provided in hospitals constituted the single largest item of expenditure, at 40.3 per cent of the total. Doctors' fees overtook nursing care (mostly long-term) at 11.5 per cent and 11.4 per cent, respectively. Medicines and dental care were the two other main items of expenditure (6.7 per cent and 6.3 per cent, respectively).

In 2024, the share of medical care provided in hospitals increased further, accounting for 42.8 per cent of total expenditure. The other items retained the same ranking, with doctors' fees representing 11 per cent, nursing care 10.6 per cent, medicines 6.7 per cent and dental care 6.2 per cent of total expenditure.

Appendix III provides a detailed overview of expenditure by item.

► Claims

The Fund's claims adjusters handled 86,591 claims (from the ILO and the ITC-ILO in Turin combined) in 2023, compared with 74,972 in 2022 – an increase of 15.5 per cent. In 2024, they handled 90,581 claims, up 4.6 per cent from the previous year.

The average number of claims submitted per insured person was 6.7 in 2023 and 6.9 in 2024.

The average number of invoices per claim was 2.2 in 2023 and 2.1 in 2024.

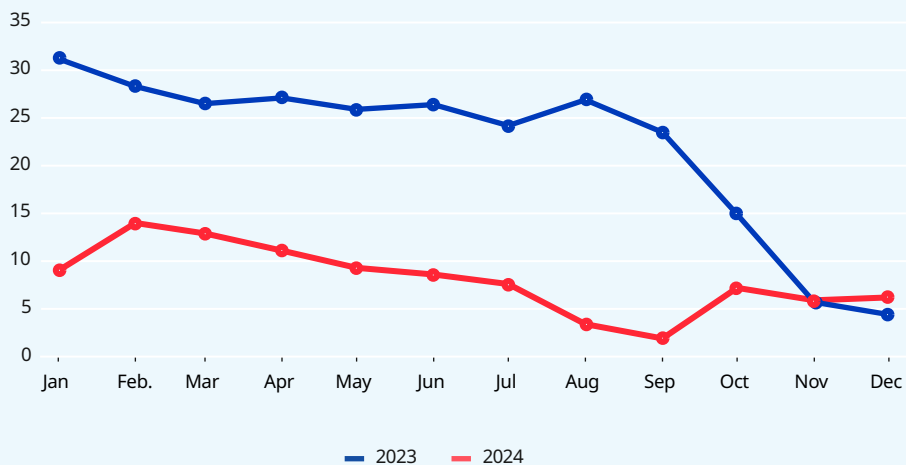
A total of 187,043 invoices were examined in 2023, compared with 169,146 in 2022 (an increase of 10.6 per cent) and 186,089 in 2024 (a slight reduction of 0.5 per cent).

The overall average number of invoices per insured person remained stable at a little more than 14 invoices per insured person in 2023 and 2024.

► Reimbursement times

Figure 5 shows monthly trends in reimbursement times (which are calculated as the number of days between receipt of a claim by the SHIF and its processing) over the last two years. The impact of the hiring of two colleagues in Dakar is clearly visible as of October 2023 and from the low reimbursement times that were maintained throughout 2024.

► **Figure 5. Trends in average processing time for claims, 2023–24 (in days)**



► External audit

The Auditor General of the Philippines audited the accounts for the 2023 financial year as part of the overall audit of the ILO financial statements; the Comptroller and Auditor General of India audited the accounts for the 2024 financial year. The purpose of the audit is “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, reports containing the External Auditors’ findings and recommendations were submitted to the Management Committee.

► Meetings of the Management Committee

The Management Committee met seven times in 2023 and four times in 2024. It received regular information on the financial situation of the Fund and verified that the Secretariat was functioning effectively.

► Meetings of the Standing Subcommittee

The Standing Subcommittee met once in 2023 and once in 2024 and examined three special cases.

► Cases of fraud

One case of suspected fraud was referred to the internal auditors in 2023 and four cases were referred in 2024



► **Annex I. Assets and Liabilities Statement**
as at 31 December 2024 (in US dollars)

► ILO Staff Health Insurance Fund		
Assets and liabilities statements as at 31 December	2024	2023
Assets		
Cash	4 159 976	4 890 558
Advances and other accounts receivable	1 785 657	1 825 331
Less: Provision for outstanding advances	(749 642)	(715 597)
Debtors	1 036 015	1 109 734
Held with Aberdeen asset management	75 489 752	75 662 492
Derivative assets (liabilities)	(1 413 724)	1 690 790
Investments	74 076 029	77 353 283
Total assets	79 272 019	83 353 574
Liabilities		
Prepaid contributions	837 670	799 934
Other creditors	2 046 445	2 058 714
Creditors	2 884 115	2 858 648
Liability for Unsettled Claims	14 930 000	14 700 000
Accrued liabilities	14 930 000	14 700 000
Total liabilities	17 814 115	17 558 648
Excess of assets over liabilities	61 457 904	65 794 927
SHIF guarantee fund		
Balance brought forward from previous year	65 794 927	62 722 383
Total Surplus/(Deficit) for the period	(4 337 023)	3 072 544
Fund Balance	61 457 904	65 794 927

► Annex II. Income and expenditure statement for the year ended 31 December 2024 (in US Dollars)

► ILO Staff Health Insurance Fund		
Income and expenditure statement	2024	2023
Operating transactions		
Contributions Received	59 293 509	55 328 198
Active Staff including Experts	16 031 159	14 935 198
Organizations	15 589 715	15 064 360
Retired/survivors	8 548 671	7 782 529
Organizations	17 097 343	15 565 057
Voluntary	2 026 621	1 981 054
Benefits Paid	59 722 639	57 648 784
Active Staff including Experts	16 529 531	17 267 303
Retired/Survivors	41 189 669	37 844 173
Voluntary	2 003 439	2 537 308
Net surplus/(deficit) in contributions income over benefits paid	(429 130)	(2 320 586)
Recoveries from third parties	(39 967)	201 506
(Increase)/decrease in accrued liability for unsettled claims	(230 000)	0
Healthcare services network cost	(105 628)	(94 424)
(Increase)/decrease in provisions for advances	(34 045)	67 535
Exchange gains/(losses)	(168 911)	(98 033)
Sundry income/(expenses)	22 315	(71 944)
Net operating surplus/(deficit)	(985 365)	(2 315 946)
Investment Transactions		
Interest & other income received	1 024 632	844 882
Capital gains/(losses) on investment sold	1 043 375	(729 395)
Unrealized gains/(losses) on investments	348 428	2 439 939
Subtotal	2 416 435	2 555 426
Gains/(losses) on currency position	(5 490 793)	2 998 074
Subtotal	(5 490 793)	2 998 074
Total Investment Income	(3 074 358)	5 553 500
Expenditure		
Investment management fees	227 417	215 542
Total Investment Expenditure	227 417	215 542
Net Income/(Loss) on Investments	(3 301 775)	5 337 958
Net Surplus/(Deficit)	(4 287 141)	3 022 012
Revaluation gain/(loss) on assets & liabilities	(49 883)	50 532
Net Result for the Period	(4 337 023)	3 072 544

► **Annex II. Income and expenditure statement
for the year ended 31 December 2024** (in US Dollars)

Type of benefit	Code	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
TOTAL		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	52 325 136	57 831 367	60 106 640 ¹
Doctor's services	1,1	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	6 643 349	6 633 804
X-rays, laboratory and other tests	1.3, 1.4	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	3 583 704	3 805 809
Functional rehabilitation	1,5	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	1 518 297	1 534 256
Psychoanalysis and psychotherapy	1,7	764 895	776 136	629 457	672 856	686 244	672 542	738 168	780 088	1 048 334	1 027 013	1 172 537	1 043 656
Public ward at global fee	2,1	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	1 108 835	812 819
Hospital accommodation/clinic accomodation	2,2	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	1 730 493	1 620 156
Medical care	1.2, 2.7	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	20 444 636	23 312 576	25 702 995
Post-operative convalescence	2,3	252 751	289 704	322 107	323 550	518 182	481 489	603 229	388 494	631 196	562 818	533 704	393 727
Other convalescences and cures	2,4	9 626	10 917	10 431	2 677	0	0	14 891	2 514	2 498	9 002	19 469	12 272
Nursing care	1.6, 2.5, 2.6	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	6 606 102	6 380 597
Prescribed medicaments	3	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	3 867 926	4 049 949
Dental care	4	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	3 615 161	3 731 355
Optical (lenses, tests and frames)	5,1	1 002 492	862 132	908 863	938 724	920 562	949 300	937 832	830 355	1 086 639	1 033 703	1 190 380	1 280 339
Hearing aids	5,2	233 590	219 673	244 491	283 098	296 193	305 737	369 867	273 599	393 103	342 481	358 734	447 701
Other appliances	5, 5.3, 5.4, 5.5	300 222	279 289	323 131	310 452	336 353	383 726	441 441	369 475	451 287	399 020	411 132	459 109
Medical travel	6.1, 6.2, 6.3	228 888	207 188	188 039	216 141	303 499	234 443	264 691	255 164	292 968	343 855	486 448	372 328
Funeral costs	7	27 904	27 148	28 772	38 061	26 192	40 759	49 421	42 890	56 447	57 159	56 473	38 513
Preventive Exams	8,1	0	0	0	208 822	326 838	399 048	516 793	476 617	623 835	608 449	749 503	853 599
Vaccines	8,2	0	0	0	0	0	16 779	101 156	116 252	138 627	136 936	222 238	264 148
Contraception	8,3	0	0	0	0	0	2 300	10 364	13 342	15 330	16 419	19 577	16 656
Alternative medicines	9	0	0	0	0	0	79 046	323 705	339 786	390 638	355 958	429 873	427 658
M.A.P	10	0	0	0	0	0	43 391	196 504	189 914	143 542	173 862	194 857	225 193

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.



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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