



International
Labour
Organization



SHIF NEWSLETTER No 1/2026

EDITORIAL: SHIF and the ILO reform

Dear insured members,

Once again, many months have passed since the last SHIF newsletter. Nevertheless, we have been hard at work and have implemented new initiatives, which have been shared with you through other channels.

First of all, the Management Committee has worked on new amendments that were communicated to you in October 2025 and came into force on 1 January 2026. These were also presented in detail at the General Assembly on 4 November 2025. Despite this, a vote was called for by insured members on two of the proposed amendments (see below).

In 2026, the Management Committee will once again examine the financial situation of the Fund. The latest actuarial study has just been published (see below), and difficult decisions may be necessary. SHIF does not operate in isolation, and the current financial difficulties of the ILO are impacting the SHIF. Efforts to reduce expenditures will therefore be required, and the time may have come to consider certain changes, such as regulating the free choice of provider (which should never mean the possibility of seeking treatment where it is most expensive), modifying ceilings of certain benefits, or limiting other expenditures.

The Management Committee, aware of these realities, has commissioned a consultant to assist in identifying possible choices. Not everything can always be solved through contribution increases alone, and if a new increase is required, it will likely need to be accompanied by measures to limit expenditures.

Continuing with negative developments, we should talk about reimbursement delays. Even though we have further improved our productivity, the volume of claims received has made it difficult to process them quickly. We must be transparent and inform you that returning to a normal situation will take time, especially given that the ILO's current financial situation limits the possibility of temporary additional support.

We have also continued improving our IT systems and, as announced, a new version of SHIF Online has been available since December. The migration required a tremendous amount of behind-the-scenes work and explains why many minor issues arose. The system is now stable and will allow us to launch a smartphone application in the coming weeks. We are now concentrating on further IT developments, such as one which will allow us to limit mailing paper reimbursement statements to those insured that need or want them.

You will also find updates in this Newsletter on the pilot project to improve access to care for insured members in the regions.

Finally, you will again find at the end of this Newsletter all the information you need to contact SHIF.



In Memoriam

It is with deep sadness that we inform all SHIF insured members of the sudden passing of our Medical Advisor, Dr. Vana Mena-Ferraro, during the night of Friday, May 15 to Saturday, May 16, 2026.

Dr. Vana Mena-Ferraro served as the SHIF Medical Advisor since February 2011. Throughout her many years of service, she was deeply appreciated by her colleagues for her outstanding human and professional qualities, as well as for her dedication to serving SHIF insured members.

During this difficult time, we extend our sincerest condolences to her family, loved ones, and to all those who had the privilege of working alongside her.

Florian Léger
4 June 2026

► Vote on two amendments

On 24 October 2025, SHIF insured members were informed via [Circular 2025/1](#) of amendments to the SHIF Regulations and Administrative Rules proposed by the Management Committee. The amendments aimed to clarify certain administrative procedures, adjust certain benefits, and remove the maximum liability of the Fund. Among the benefit adjustments were improvements such as reimbursement of certain medical services provided in a pharmacy, removal of the requirement for a prescription for reimbursement of psychoanalysis and psychotherapy sessions, and extension of 100 per cent reimbursement to all vaccines.

The amendments also proposed excluding reimbursement for medical check-ups and treatments provided as part of wellness packages, as well as excluding anti-ageing treatments. These last two measures raised concerns, which were notably expressed during the General Meeting on 4 November 2025. At that meeting, the Executive Secretary attempted to explain and reassure insured members about the limited scope of these amendments, which mainly aim to safeguard the financial situation of the SHIF by excluding certain medical check-ups—both in Geneva and in the regions. The intention is not to prevent insured members from undergoing regular check-ups, but rather to protect SHIF finances against certain abusive commercial practices. Similarly, SHIF lacked the means to refuse reimbursement of certain anti-ageing treatments that are not cosmetic (already not reimbursed), but which also have no curative purpose.

In accordance with Article 4.17 (Amendments) of the SHIF Regulations, a vote was organized. Nearly 2,000 insured members participated, but this number was insufficient to reach the quorum required under Article 4.17. The results were published on 17 April 2026 via [Circular 2026/1](#).

Therefore these two amendments also entered into force. The SHIF Management Committee has asked the SHIF Secretariat to conduct a follow up on these reimbursement requests to see if any lessons can be learned.

► The financial situation of the Fund

The latest [actuarial report](#) has just been published. The study was conducted in 2025 and is based on the Fund's situation as at 31 December 2024. Faced with rising benefits—largely due to increased healthcare consumption and an ageing insured population—the study concludes that an increase in contributions is necessary to maintain the guarantee fund within statutory limits. The study also shows that a significant reduction in the number of staff—and therefore contributors—would lead to a greater increase, as active staff partially “subsidize” retirees. Thus, the financial situation of the ILO directly impacts that of the SHIF.

It should also be noted that the Office pays the same contribution for active staff and double for retirees, meaning that the Organization finances approximately 60 per cent of SHIF costs.

The Management Committee is concerned about this situation and is considering benefit adjustments to limit contribution increases as much as possible. It has decided to seek assistance from an external consultant to help strike a fair balance between

contribution increases and benefit adjustments. At the same time, the Committee acknowledges that there are limited options for adjusting benefits and will need to focus on high-cost expenditures such as long-term care.

► Pilot project on direct billing for outpatient care extended

The pilot project on third-party payment for outpatient care in eleven countries, launched in November 2024 (February 2025 for Lebanon), has seen strong uptake. Around sixty colleagues now use this service each month. The Management Committee has decided to extend the pilot project until the end of 2026. An evaluation will be carried out this year, after which the Committee will decide on a possible extension and under what conditions.

With few exceptions, optical and dental care have been excluded from coverage in this new phase, but otherwise the same rules apply. SHIF insured members in participating countries present a specific electronic card recognized by network providers, and treatment costs are paid directly to the provider at 100 per cent of the billed amount.

Since SHIF Regulations provide for reimbursement of 80 per cent of expenses, the remaining 20 per cent payable by the insured is recovered through subsequent reimbursement claims or via bank transfer if necessary. This recovery procedure is the same as when SHIF provides advances through external offices.

It is also important to note that, since SHIF rules guarantee free choice of provider, providers outside the network are not covered by the pilot, and the SHIF cannot make direct payments to them.

► In brief

- The [2023–24 annual report](#) is available.
- You can download your attestations [via this link](#).
- The latest SHIF Regulations are available [via this link](#).
- You can submit second insurance claims [via this link](#).

The SHIF Call Centre is open on all working days from 9:30 to 12:00 and from 14:00 to 16:30 (Geneva time). It can be reached by calling the SHIF reception desk at +41 22 799 88 18 or via Teams using the link on the [SHIF Online homepage](#).

The SHIF reception desk at headquarters is open two days per week, Monday and Thursday, from 10:00 to 11:00 and from 14:00 to 16:00 (office 4-087). Outside these hours, the SHIF Secretariat cannot receive insured members, and the Call Centre should be used. If the issue cannot be resolved by phone, you may contact us to arrange an appointment.

For faster responses, when contacting us by email, please send your message only to the dedicated mailbox. Also, always include your insured number in all communications, especially emails. Your name alone is not always sufficient to identify you easily, and valuable time may be lost.

Contact the SHIF

Reception desk: +41 22 799 8818
Secretariat: +41 22 799 8507
Emergency 24/7: +41 22 819 4414

International Labour Organization
Staff Health Insurance Fund
Route des Morillons 4
1211 Geneva 22
Switzerland

Any general inquiry or any inquiry related to paper or online claims: shif@ilo.org

Any inquiry related to SHIF Online access: shifonline@ilo.org

Any medical inquiry that requires the review by the SHIF Medical adviser: shifmedicaladviser@ilo.org

Any inquiry related to affiliations: shifaffiliations@ilo.org

Your technical questions: servicedesk@ilo.org

If you are outside of Geneva and need an advance on benefits for future treatment to be paid to a health care provider, please contact the Director of your field office.