

# HEALTH INSURANCE SCHEME FOR PARTICIPANTS

## CIGNA POLICY NO. 910.L18

For the duration of the event the International Atomic Energy Agency (IAEA) will, at its own expense, enrol participants in a health insurance scheme, the terms of which are given below. It should be noted, however, that this arrangement does not affect the general disclaimer of liability stated in the Letter of Invitation and in the Letter of Award.

The health insurance policy is with:

Cigna International Health Services BVBA  
Claims Department (Mrs Freya De Herdt)  
P.O. Box 69  
B-2140 Antwerp  
Belgium

International telephone No: +32-3-217-6965  
Fax number: +32-3-663-2810  
Email: [clientservice1@cigna.com](mailto:clientservice1@cigna.com)

The period covered is the duration of the event, taken as commencing two days before the starting date of the event to two days after its completion date, to allow for travel status. The insurer will, for the above-specified period, reimburse the costs of medical treatment prescribed by qualified doctors, and for hospital services such as:

- a) bed and board (rate for room with 2 or more patients);
- b) general nursing services;
- c) use of operating rooms and equipment;
- d) use of recovery rooms and equipment;
- e) laboratory examinations;
- f) X-ray examinations;
- g) drugs and medicine for use in the hospital.

The following are subject to certain limitations:

- a) the first US \$10 of any claim for medical expenses is not reimbursable (per 12 month period starting on the commencement of the coverage);
- b) dental treatment is limited to a maximum of US \$600 per period of coverage;
- c) psychiatric treatment, including psychoanalysis, is only reimbursable if the insured person is treated by a qualified psychiatrist and only at the rate of 50 per cent and to a maximum of US \$600 for not more than 50 visits in a consecutive six-month period;
- d) the costs of radiological treatment are reimbursable only if the insured person is referred to a radiologist by his/her own doctor;
- e) in the case of an emergency or a major disability, the cost of special transportation, including cost of attendant, will be reimbursed up to a maximum of US \$10 000.

The insurance coverage does not extend to:

- a) periodic, preventive health examinations;
- b) rejuvenation cures or cosmetic treatment;
- c) consequences of sickness or accidents resulting from voluntary action;
- d) injuries resulting from motor-vehicle racing and dangerous competitions in respect of which betting is allowed;
- e) direct or indirect results of explosions, heat release or radiation produced by transmutation of the atomic nucleus or by radioactivity resulting from radiation produced by the artificial acceleration of nuclear particles;
- f) the consequences of insurrection or riots, if by taking part the insured person has broken the applicable laws;
- g) aircraft accidents unless the insured person is on board an aircraft with a valid certificate of air-worthiness, piloted by a person in possession of a valid licence for the type of aircraft in question;

h) hearing aids or spectacles, nor to examination fees for these aids.

Should the insured person require medical attention during the event, he/she must pay the medical bills themselves and then submit the original bills with proof of payment directly to Cigna International Health Services BVBA at the address given above. Cigna International Health Services BVBA will then reimburse the insured person, usually within 15 days, to the address indicated. The conversion of medical expenses to currencies other than US dollars will normally be made at the UN operational rate of exchange in force on the date the claim is submitted. The insured person's full name and home address, as well as the event code number, **must** be quoted on all claims submitted for reimbursement.