

REFERENCE:

3 August 2022

Dear ASHI Participant,

We hope that this letter finds you and your loved ones well and staying safe.

This communication is being sent to update you of important changes in the benefit provisions and monthly premiums that went into effect on 1 July 2022. In addition, the enclosed statement shows your ASHI contribution amount effective 1 July 2022 which is based on your pension benefit at the time of preparation of this letter. Please do not send any money based on the enclosed statement as it is not a bill. The statement is provided for information purposes only.

Please note that, the premium rates for Empire Blue Cross, HIP and the United Nations Worldwide Plan (UN WWP) increased as of 1 July 2022. The increases are the result of the need to fund the expected claims and third-party administrator costs over the forthcoming 12-month period and to ensure that funding is set at levels required to sustain each plan going forward. There were no increases in premium rates of Aetna and Cigna Dental plans.

Effective 1 July 2022, premium rates are as follows:

Aetna PPO/POS:	No rate change;
Empire Blue Cross PPO:	Increase of 2.00 per cent;
HIP Health Plan of New York:	Increase of 7.20 per cent;
UN Worldwide:	Increase of 1.00 per cent;
Cigna US Dental PPO:	No rate change.

In addition, you may access the 2022 schedule of premiums by clicking on the 2022 Annual Campaign page on our website at www.un.org/insurance.

The following plan changes went into effect on 1 July 2022:

- Aetna PPO/POS plan:
 - The patient co-insurance for out-of-network outpatient behavioural health and substance abuse benefits counts towards meeting the annual out-of-pocket limits.
- Empire Blue Cross PPO plan:
 - Introduction of behavioural health services at Residential Treatment Centers;
 - Introduction of Talkiatry, offering online psychiatric care.
- UN Worldwide Plan:
 - Introduction of coverage for palliative/hospice care;
 - Inclusion of Monaco, Liechtenstein and San Marino in rate group 3.
- Cigna US Dental PPO plan:
 - Class I services no longer apply to the annual maximum (for in-network dentists only);
 - Introduction of coverage for composite fillings on posterior teeth without application of the alternate benefit provision.

The UN Worldwide Plan provides coverage for plan members located outside the United States; therefore, a non-US address is required for enrollment in the UN Worldwide plan. ASHI participants currently enrolled in the UN Worldwide Plan who are considering coverage for family members residing in the United States or who intend to seek medical care in the United States, on a regular basis, are reminded that they should consider enrolling in one of the United States-based plans as the UN Worldwide Plan does not provide adequate coverage in the United States.

Additional information:

As you are currently enrolled in the United Nations health insurance programme, please note that all carriers shall continue to increase communications to plan participants in an effort to improve the quality of services. In this respect, you may receive increased mailings and/or emails and text messages.

You are also kindly reminded of your role in avoiding premium increases. Though our insurance plans allow both, in-network and out-of-network treatments, you are encouraged to continue to visit in-network providers. By visiting in-network providers, you will ensure the financial sustainability of our plans and your share of the payable amount will be much lower.

The insurance Information Circular as well as additional information relating to the UN health plans, including ASHI, are posted on the insurance website at www.un.org/insurance. We are hoping to open in-client service shortly, however, in the meantime you may call the dedicated Retiree Line at 917-367-9727, Monday through Friday from 9am to 4pm EST with any ASHI related questions. You can also email us at ASHI@un.org.

We encourage the timely enrolment of all eligible retirees in Medicare Part B upon attaining eligibility as this is another mandatory programme instituted by the Organization to ensure the financial sustainability of our plans. Medicare Part B premium will be reimbursed on a monthly basis following the submission of the documentation for reimbursement to the Health and Life Insurance Section in January of each year.

Best regards,



Health and Life Insurance Section
Financial Risk Management Service, FD/OPPFB/DMSPC