

# All about the Annual Enrollment Campaign 2023



## United Nations Health & Life Insurance Section

### How to make changes

For UN Secretariat staff:

Making changes during the Annual Enrollment Campaign in Umoja

([https://www.un.org/insurance/sites/www.un.org.insurance/files/umoja\\_changes\\_during\\_annual\\_enrollment\\_campaign\\_2.pdf](https://www.un.org/insurance/sites/www.un.org.insurance/files/umoja_changes_during_annual_enrollment_campaign_2.pdf))

Removing Dependants from an insurance plan during the Annual Enrollment Campaign in Umoja

([/insurance/sites/www.un.org.insurance/files/edit\\_plan\\_in\\_umoja\\_removing\\_dependants\\_0.pdf](/insurance/sites/www.un.org.insurance/files/edit_plan_in_umoja_removing_dependants_0.pdf))

For staff from other organisations/agencies:

Application form for staff from other UN organisations

([/insurance/sites/www.un.org.insurance/files/2023\\_annual\\_enrollment\\_campaign\\_form\\_def.pdf](/insurance/sites/www.un.org.insurance/files/2023_annual_enrollment_campaign_form_def.pdf))

**Categories:** [Enrollment \(/insurance/categories/enrollment\)](/insurance/categories/enrollment)

### Introduction

As every year, the UN HLIS is facilitating the Annual Enrollment Campaign for all Health Insurance Plans administered by the United Nations Headquarters from 1st to 30th June 2023.

The Campaign is an annual opportunity for eligible active staff to enroll, make changes to their existing coverage, add and remove eligible dependents or terminate their coverage in one of the following health insurance plans: Aetna PPO, Empire Blue Cross PPO, Cigna DPO, HIP and the UN Worldwide plan. Also staff covered under the UN Medical Insurance Plan can add and remove eligible dependents during this month.

**Please note that no action is required from you should you wish to maintain your current health insurance coverage after 30 June 2023.**

### All you need to know - The HLIS Annual Enrollment Campaign Information Sessions

During the Annual Enrollment Campaign, the HLIS will be facilitating **information sessions** for plan participants to understand how to effectively navigate the Annual Enrollment Campaign and understand the different options you have regarding the available UN-administered health insurance plans. Save the date now! HLIS is planning 3 information sessions to guide you through this campaign. You will learn about the upcoming changes, the details on how to make changes during the campaign and other useful information on each of the plans:

**Information Session on US-based plans:** 9 - 10:30 am on 5th June (EST)

 [Recording \(https://www.youtube.com/watch?v=2Juigg2D5sU&feature=youtu.be\)](https://www.youtube.com/watch?v=2Juigg2D5sU&feature=youtu.be)

[Welcome to the United Nations \(https://www.un.org/en\)](https://www.un.org/en)

[Presentation !\[\]\(3dfb8d66e81160ad61421a3452093d1b\_img.jpg\) \(/insurance/sites/www.un.org.insurance/files/annual\\_enrolment\\_campaign\\_2023\\_infosession\\_for\\_us-based\\_plans\\_final.pdf\)](/insurance/sites/www.un.org.insurance/files/annual_enrolment_campaign_2023_infosession_for_us-based_plans_final.pdf)

**Information Session on UN WWP:** 8 - 9:30 am on 7th June (EST)

[Recording \(https://www.youtube.com/watch?v=qK3c18iZKkw\)](https://www.youtube.com/watch?v=qK3c18iZKkw)

[Presentation !\[\]\(339a16584d5da0f0a3ca4e9ec17bf6a1\_img.jpg\)](#)

[\(/insurance/sites/www.un.org.insurance/files/annual\\_enrolment\\_campaign\\_2023\\_infosession\\_for\\_un\\_wwp\\_final.pptx\)](/insurance/sites/www.un.org.insurance/files/annual_enrolment_campaign_2023_infosession_for_un_wwp_final.pptx)

[Q&A !\[\]\(de95854c7ee024cfadc48187bbb781b2\_img.jpg\) \(/insurance/sites/www.un.org.insurance/files/qa\\_un\\_wwp.pdf\)](/insurance/sites/www.un.org.insurance/files/qa_un_wwp.pdf)

**Information Session on UN MIP:** 8 - 9:30 am on 8th June (EST)

[Recording \(https://www.youtube.com/watch?v=Fr45UNeXjyE\)](https://www.youtube.com/watch?v=Fr45UNeXjyE)

[Presentation !\[\]\(c50c8b7b2cc2cf9ff925edec0ee94c0d\_img.jpg\)](#)

[\(/insurance/sites/www.un.org.insurance/files/annual\\_enrolment\\_campaign\\_2023\\_infosession\\_for\\_un\\_mip.pdf\)](/insurance/sites/www.un.org.insurance/files/annual_enrolment_campaign_2023_infosession_for_un_mip.pdf)

[Q&A !\[\]\(9c2e8d1b5bd77cb5c9f83b7a9cff79fd\_img.jpg\) \(/insurance/sites/www.un.org.insurance/files/qa\\_un\\_mip.pdf\)](/insurance/sites/www.un.org.insurance/files/qa_un_mip.pdf)

## What action is required from future or active plan participants during the Campaign?

- Prior to enrolling or making changes to your insurance plan, we would like to make you aware that it is your responsibility to understand the benefits and limitations of each health insurance plan as well as respective premiums. To learn more about the different available plans, find plan descriptions and benefit comparisons, please visit the different Health Plan Pages of this site.
- To make changes to your existing coverage, such as changing your health insurance plan, adding a dependent or terminating coverage for a currently covered dependent, you may log on to ESS. After logging on, please follow the steps below:
  - Review your current health insurance participation status through Umoja ESS.
    - Click the “Employee Self-Service SM” tab
    - Click Benefits & Payments
    - Click “Confirmation Form” in the Benefits sub section
    - The **Benefits Confirmation Statement** will be displayed in pdf format
    - Review and update, if necessary, their mailing address through Umoja ESS.
    - Review your eligible dependents to ensure that they are properly reflected (i.e. spelling of names, date of birth, gender, etc.) in Umoja ESS. Secondary dependents are not eligible for coverage under the UNHQ-administered health insurance plans

Please remember to complete any action by 30th June 2023, as Umoja will automatically end the Campaign at this point. Once Umoja automatically ends the Campaign period, no further changes can be made without a qualifying work or life event. All changes made during the Annual Enrollment Campaign period will be effective 1st July 2023.

Please also note that after 30th June 2023, only staff members who provide proof of being away from the duty station for the entire campaign period, may request an extension of the open enrollment period. Such requests must be submitted within 31 days of return to the duty station. Eligible staff members must send the proof of absence from the duty station via email to [hlis@un.org](mailto:hlis@un.org) (<mailto:hlis@un.org>). The proof, depending on the reason for absence, may be submitted in form of an approved travel authorization, approved annual leave or special leave without pay, or approved sick leave (no diagnosis required).

If you are a staff member of another organization that is not included in Umoja (e.g. UNDP, UNICEF, UNFPA, UN WOMEN and UNOPS), you are required to submit an [application form !\[\]\(eabd9f9ababee93effadc3b380fe65fd\_img.jpg\)](#) ([/insurance/sites/www.un.org.insurance/files/2023\\_annual\\_enrollment\\_campaign\\_form\\_def.pdf](/insurance/sites/www.un.org.insurance/files/2023_annual_enrollment_campaign_form_def.pdf)) to your respective organization if you would like to request changes to your coverage during the Annual Enrollment Campaign.

## How to make changes

For UN Secretariat staff:

Making changes during the Annual Enrollment Campaign in Umoja 

[\(/insurance/sites/www.un.org.insurance/files/umoja\\_changes\\_during\\_annual\\_enrollment\\_campaign\\_2.pdf\)](https://www.un.org/insurance/sites/www.un.org.insurance/files/umoja_changes_during_annual_enrollment_campaign_2.pdf)

For staff from other organisations/agencies:

Application form for staff from other UN organisations 


[\(/insurance/sites/www.un.org.insurance/files/2023\\_annual\\_enrollment\\_campaign\\_form\\_def.pdf\)](#)

## Where can you find additional information?

**Detailed information** can be found in the new **Information Circular**, ST/IC/2023/11 


[\(/insurance/sites/www.un.org.insurance/files/stic202311.pdf\)](#).

**Detailed plan information** may be found on the different **Health Plan Pages** of this Site, covering the Aetna PPO 

[\(/insurance/sites/www.un.org.insurance/files/620538\\_bk1\\_-\\_ppo\\_medical\\_and\\_pharmacy\\_-\\_plan\\_a\\_b\\_1.pdf\)](https://www.un.org/insurance/sites/www.un.org.insurance/files/620538_bk1_-_ppo_medical_and_pharmacy_-_plan_a_b_1.pdf), Empire Blue Cross PPO 

[\(/insurance/sites/www.un.org.insurance/files/empire\\_booklet\\_22-23.pdf\)](https://www.un.org/insurance/sites/www.un.org.insurance/files/empire_booklet_22-23.pdf), UN Worldwide Plan 

[\(/insurance/sites/www.un.org.insurance/files/description\\_of\\_benefits\\_un\\_wwp\\_2022\\_en.pdf\)](https://www.un.org/insurance/sites/www.un.org.insurance/files/description_of_benefits_un_wwp_2022_en.pdf) and

Cigna DPO 

[\(/insurance/sites/www.un.org.insurance/files/ben\\_sum\\_dpdp1\\_07.01.2022\\_united\\_nations\\_3211508.pdf\)](https://www.un.org/insurance/sites/www.un.org.insurance/files/ben_sum_dpdp1_07.01.2022_united_nations_3211508.pdf).

## Frequently Asked Questions (FAQs)

### My duty station is not in New York. Can I enroll in a US-based plan?

Yes, staff members and retirees who are considering coverage for family members residing in the United States of America or who intend to seek medical care in the United States on a regular basis are reminded that they should consider enrolling in a United States-based plan during the Annual Enrollment Campaign in June.


### What changes can staff members make during the annual enrollment campaign?

- enroll or terminate enrollment in the United Nations Headquarters-administered insurance programme
- change to another plan
- add or terminate coverage for eligible dependents

### Are additional actions required if staff switch coverage between the Aetna and Empire Blue Cross plans?


Plan participants who switch coverage between the Aetna and Empire Blue Cross plans and who have met the annual deductible or any portion thereof under either of those plans during the first six months of the year may, under certain conditions, be credited with such deductible payment(s) under the new plan for the second six months of the year. The deductible credit will not occur automatically and can be implemented only if the plan participant:

- Formally requests the deductible credit on the special form designed for that purpose
- Attaches the original explanations of benefits attesting to the level of deductibles met for the calendar year by the plan participant and/or each eligible covered dependent.

To receive the credit, participants must submit the [completed form](#) 

[\(/insurance/sites/www.un.org.insurance/files/2023\\_deductible\\_credit\\_request\\_form\\_1.pdf\)](#) to the Section (not to Aetna or Empire Blue Cross) via email to [hlis@un.org](mailto:hlis@un.org) (<mailto:hlis@un.org>), together with the relevant explanations of benefits, no later than 31st August.

### Where can retirees, enrolled in ASHI, find how much premium contributions they will pay in plan year July 2023 through 30 June 2024?

ASHI participants will receive a personal statement before 31 August 2023 by post, showing their ASHI contribution amounts effective 1 July 2023 which is based on their pension benefit available at the time of preparation. In addition, we uploaded the [2023 ASHI rate table](#)  [\(/insurance/sites/www.un.org.insurance/files/ashi\\_rates\\_2023.pdf\)](#) here.

[A-Z SITE INDEX \(/INSURANCE/AZ-INDEX-CONTENT-ONEPAGE\)](#) | [CONTACT \(/INSURANCE/CONTENT/CONTACTUS\)](#) |  
[COPYRIGHT \(HTTPS://WWW.UN.ORG/EN/ABOUT-US/COPYRIGHT\)](#) |  
[FAQ \(HTTPS://WWW.UN.ORG/EN/ABOUT-US/FREQUENTLY-ASKED-QUESTIONS\)](#) |  
[FRAUD ALERT \(HTTPS://WWW.UN.ORG/EN/ABOUT-US/FRAUD-ALERT\)](#) |  
[PRIVACY NOTICE \(HTTPS://WWW.UN.ORG/EN/ABOUT-US/PRIVACY-NOTICE\)](#) |  
[TERMS OF USE \(HTTPS://WWW.UN.ORG/EN/ABOUT-US/TERMS-OF-USE\)](#)