

2022 Annual Enrolment Campaign

Information session for US-based plans

Agenda

- **Introduction** - meet the participants of this session
- **UNHQ-administered health insurance plans** - funded by staff members, retirees and the Member States
- **Annual enrolment campaign** - what do you need to know about this event?
- **Q&A** – answers to pre-submitted and frequently asked questions related to the enrolment campaign

Participants

Global policyholder



UN Health & Life Insurance Section together with the **Health & Life Insurance Committee** members

Global Third-Party Administrators



Third-Party Administrators Aetna, Empire Blue Cross and Cigna Dental

Plan Participants



Staff, former staff and dependants covered under the US-based plans or planning to seek care in the US

Roles & responsibilities

United Nations



- UNHQ-administered health insurance plans are self-funded, hence UN acts as insurer of the plans
- Decides on the benefits of the UN health insurance plans
- Determines who is covered under the UN health insurance plans
- Defines the administrative services the Third-Party Administrators should offer

UN HLIS



- Provides comprehensive health and life insurance plans to all plan participants
- Provides eligibility files to Third-Party Administrators (TPAs)
- Reviews the adequacy of the UNHQ-administered health insurance plans
- Provides policy and technical support to HR Partners, staff and retirees

Roles & responsibilities

Plan Participants



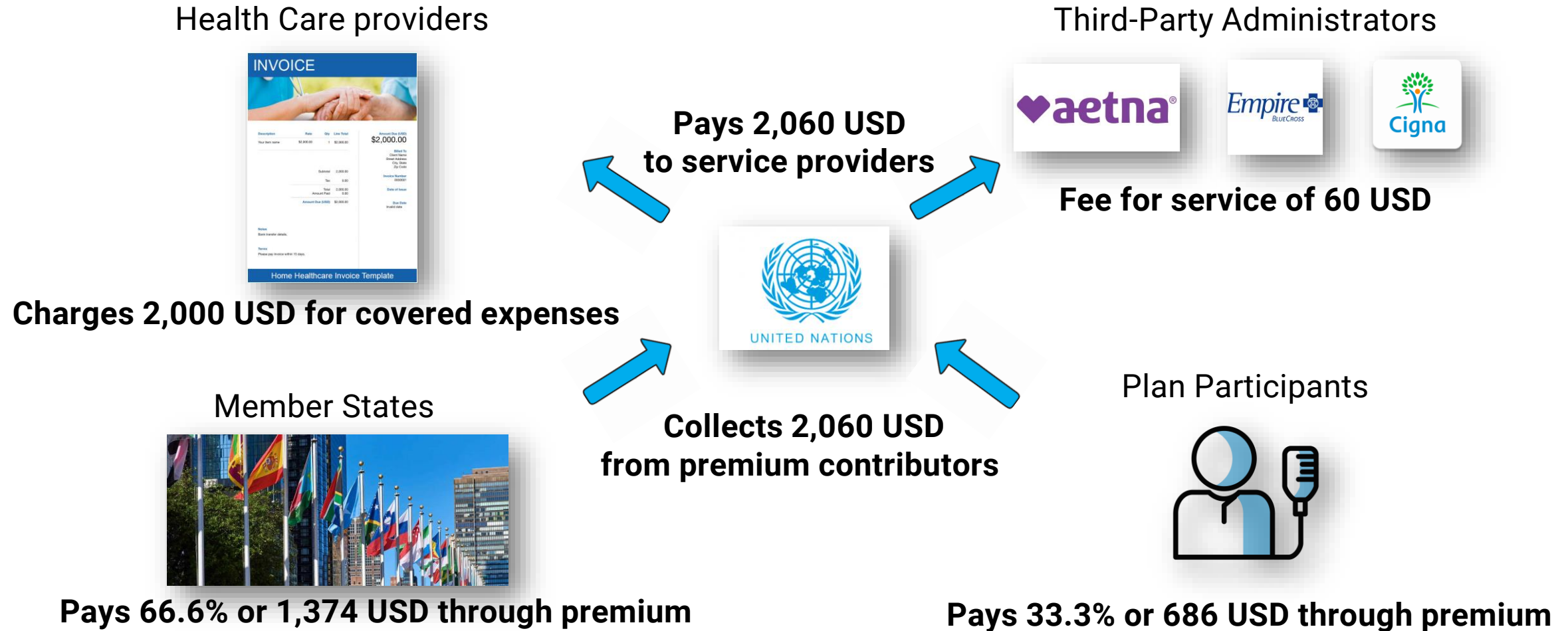
- Fund portion of the UN health insurance plans
 - General Assembly **cost sharing** mandate: 33% (plan participants), 67% (Member States)
- Understand the benefits of the UN health insurance plan they are enrolled in
- Help keeping the UN health insurance plans sustainable, eg by visiting in-network providers, refusing fraud, waste and abuse and becoming knowledgeable health consumers

Third-Party Administrators



- Process claims by following and applying the plan rules
- Respond to inquiries from plan participants
- Provide a medical network of health care providers that offer both physical and virtual consultations
- Conduct fraud, waste and abuse investigation to protect the UN health insurance plans

The United Nations as Underwriter



What will change effective 1 July 2022?



- **No premium changes**
- The patient co-insurance for out-of-network outpatient behavioral health and substance abuse benefits counts towards the annual out-of-pocket maxima



- **2.00 per cent premium increase**
- Introduction of behavioural health services at Residential Treatment Centers
- Introduction of Talkiatry, offering online psychiatric care



- **No premium changes**
- 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



- **7.20 per cent premium increase**
- No benefit changes

What actions should you take no later than June 30th ?

- **Review your health insurance coverage** and indicative data in Umoja ESS, SAP, Atlas or oneUNOPS.
- **Read about the different US-based health insurance plans** on the HLIS website and decide which plan meets your and your families' needs best:
 - ✓ <https://www.un.org/insurance/content/us-based-plans>
 - ✓ <https://www.un.org/insurance/content/policy-documents>
- The **Insurance rate simulator** on the HLIS website will give you a good indication of your future premium: <https://www.un.org/insurance/content/insurance-rate-simulators>
- If desired, **make a change to your health insurance plan by 30 June 2022:**
 - ✓ UN Secretariat staff: Umoja ESS
 - ✓ Other UN organizations: submit an application form to your respective organization (https://www.un.org/insurance/sites/www.un.org.insurance/files/annual_enrolment_campaign_2022_application_form.pdf)

What changes can you make in June?

- **Enroll or terminate enrollment** in the US-based health insurance plans
 - ✓ Enrollment in the US-based plans is voluntary
 - ✓ Area of coverage is worldwide
 - ✓ 67% of total premium is funded by Member States
 - ✓ Staff with duty station in the United States are eligible to enroll only in the US based plans Aetna PPO, Empire Blue Cross PPO and/or Cigna Dental PPO
- **Change** to another plan
 - ✓ US-based staff can choose to change between medical plans administered by Aetna PPO and Empire Blue Cross PPO
- **Add or terminate** coverage for eligible **dependants**
 - ✓ This is the only opportunity to either add or remove dependants from your health insurance plan without a qualifying event (eg marriage/divorce, birth,...)

Coverage at a glance

Medical plans Aetna PPO & Empire Blue Cross PPO



Benefits summary	In-Network	Out-Of Network
Annual deductible	\$0	\$250/\$750
Office-home visits	\$15/\$20	80% after deductible
Routine physical	\$15	80% after deductible
Hospital- in-patient	100%	Empire: 80% after deductible Aetna: 100%
Hospital: out-patient	100%	Empire: 80% after deductible Aetna: 100%

Dental plan Cigna Dental PPO



Benefits summary	In-Network	Out-Of Network
Annual deductible & co-insurance	\$0	\$50/\$150 10%-30%

- Covers diagnostic, preventive and restorative: total reimbursements are capped but the maximum cap depends on you:
 - Minimum cap is \$2,250 a year
 - Maximum cap can increase to \$2,550 a year
- Covers orthodontic care: total reimbursements are capped to \$2,250 a year
- **In-network Class 1 services no longer apply to the annual limit as of July 2022.**

Visit In-Network providers to avoid negative financial surprises and to keep our premiums low!

Visit in network providers – Example of impact

Empire PPO plan	In-Network hospital	Out-of-Network hospital
Cost hospital admission	\$20,000	\$20,000
Network discount	\$6,000	\$0
Rate charged by hospital	\$14,000	\$20,000
You pay	\$0	\$4,200
Self-funded plan pays	\$14,000	\$15,800

What do you need to know?:

- Covered specialties are available in the network
- Ask your in-network provider if they are part of the network and **if the invoice will be submitted as an in-network claim**
- Make sure to verify that **your treating practitioner is also part of the network** as some facilities offer both in-network and out-of-network care givers

Visit In-Network providers to avoid negative financial surprises and to keep our premiums low!

Key differences between our US-based medical plans

- **Premium rates**

- ✓ Premium rates can be found in the ST/IC/2022/9, Annex 1
- ✓ Your premium rate contribution can be estimated with the Insurance Rate Simulator on the HLIS website:
<https://www.un.org/insurance/content/insurance-rate-simulators>

- **Plan design**

Benefit Description	Aetna PPO	Empire Blue Cross PPO
Out-of-network Inpatient Hospitalization	100% reimbursement	80% reimbursement
Infertility treatments - Artificial insemination and advance reproductive technology)	Covered	Not covered
Physical therapy	Unlimited but subject to strictly medically necessary treatments	60 visits per calendar year
Occupational therapy	Unlimited but subject to strictly medically necessary treatments	60 visits per calendar year

Ways to avoid surprises and steep increases of future premia

- Stay **in-network**: In-network doctors, labs, hospitals and other health care providers charge lower, negotiated rates. Plus, your coinsurance is lower.
- Ensure that your upcoming treatment is **pre-certified**
- Use ER only for emergencies. Visit an **urgent care center or walk-in clinic for non-life-threatening medical issues.**
- **Switch to generic drugs** where possible
- If you need care **outside of the United States**, find your service providers through:
 - ✓ Aetna: Aetna International
 - ✓ Empire Blue Cross: Global Core Program

Some cost avoidance/savings numbers

- Aetna participants were able to **avoid a claims cost of 62.1%** in the last plan year by visiting in-network providers
- Empire participants were able to:
 - **Avoid a claims cost of 51%** in the last plan year by visiting in-network providers
 - **Avoid a pharmacy claims cost of nearly \$1M** in the last plan year through the Generic Preferred Programme.
 - **Avoid a pharmacy claims cost of nearly \$325K** in the last plan year through the Home Delivery Programme.
- Cigna Dental participants were able to **avoid a claims cost of 25.7%** in the last plan year by visiting in-network providers

By changing our behaviour, we avoid premium increases equal to skyrocketing medical inflation rates!

Key services already available to you

Aetna PPO



- **Teleconsultations** through "Teladoc"
- **Health and wellness support** through ActiveHealth
- **Emergency medical assistance management** through UnitedHealthcare Global Assistance and Risk

Empire Blue Cross PPO



- **Teleconsultations** through "LiveHealth Online"
- **Health and wellness support** through ActiveHealth
- **Emergency medical assistance management** through UnitedHealthcare Global Assistance and Risk

ActiveHealth

- Activehealth provides confidential health and wellness support including:
 - ✓ Health assessment
 - ✓ Digital coaching support
 - ✓ Trackers that connect with devices
 - ✓ Access to social communities
- Visit MyActiveHealth.com/UnitedNations to start your coaching program
- Find the monthly ActiveHealth webinars on the HLIS website

Exclusively for UN participants, ActiveHealth will organize two **lunch and learn sessions on June 28th and 30th 2022** about “Slowing stress”. Learn how to manage stress and make chance to win one of the ten YETI travel mugs that will be given away. Find more information about these sessions on the [dedicated event webpage](#).

ActiveHealth sessions on June 28 and 30, 2022



- Register now to any of these sessions:
- [June 28, 2022 - 11 to 11:45 AM ET](#)
- [June 30, 2022 - 1:30 to 2:15 PM ET](#)

Do you ever become so busy you forget to take care of your health? Learn ways to slow down and take time for your health. Discover how to bounce back from stress. Get helpful insights on how to ride out the daily ups-and-downs, mindfully.

In this session, you'll:

- Learn how stress affects your body
- Learn what resilience is
- Talk about ways to manage your stress
- Explore mindfulness.

Just click one of the dates to register.

[June 28, 2022 11 to 11:45 AM ET](#)

[June 30, 2022 1:30 to 2:15 PM ET](#)

Services are provided by ActiveHealth Management, Inc. Our programs, care team and care managers do not provide diagnostic or direct treatment services. We assist you in getting the care you need, and our program is not a substitute for the medical treatment and/or instructions provided by your health care providers.



We'll also be giving away five YETI travel mugs in each session.

Additional questions during this campaign?

- Visit the HLIS website: www.un.org/insurance
- Contact the Third-Party Administrators, even if you are not yet a participant:
 - ✓ Aetna:
 - ☐ Phone: 800-784-3991
 - ☐ Email: UnitedNationsOpenEnrollment@AETNA.com
 - ✓ Empire Blue Cross:
 - ☐ Phone: 855-220-3341
 - ☐ Email: UNOpenEnrollmentQuestions@anthem.com
 - ✓ Cigna Dental:
 - ☐ Phone: 800-564-7642
- HLIS is here to support staff and retirees
 - ✓ Use the 'Contact Us' form on our website: <https://www.un.org/insurance/content/contactus>
 - ✓ Or email hlis@un.org (for staff) or ashi@un.org (for retirees). **Please do not send reminders as this will delay your response.**

Q&A



In addition, we kindly invite you to visit our website (www.un.org/insurance) and discover a wealth of information available to you!