



# United Nations

## Health & Life Insurance Section

Welcome to this FAQ document for ASHI subscribers.

The United Nations Health and Life Insurance Section (HLIS) has finalized the centralization of the automated premium contribution deductions and enrolment of After Service Health Insurance (ASHI) participants of the UN Medical Insurance Plan (MIP).

As of September 1<sup>st</sup> 2022, 2 offices (UNDSS and UNIC) are being managed by our section, and more than 1,400 ASHI participants with their eligible family members followed in December 2022.

This centralization has a significant impact on various aspects of the ASHI process. Firstly, for new ASHI participants, the ASHI enrolment process is completely centralized. This means that you will no longer apply through your HR Partner. Staff members retiring after November 2022 will follow the ASHI enrolment process as stipulated in the dedicated toolkit on the UN HLIS website. A UN MIP ASHI application form should be sent to [ashi@un.org](mailto:ashi@un.org) from 31 days before retirement through 31 days after retirement. Secondly, the monthly premium contributions will be calculated in Umoja and automatically deducted from pension. Manual calculation and collection of premium contributions by HR Partners is no longer required.

However, the day-to-day client services provided to UN MIP participants, whether staff members or retirees, remains the responsibility of HR partners in the Offices Away from Headquarters.

With the feedback we gathered from HR Partners, we drafted this FAQ document to provide some clarifications on recurrent questions we have received and anticipate receiving.

We hope you find the information provided in this document useful.

Warm regards,

The Health & Life Insurance Section

## Section 1. Roles and responsibilities

### Q1. As a UN MIP ASHI subscriber, who should I contact with any health insurance related queries?

**A1. Your HR focal point remains your point of contact for all insurance-related questions.** Please reach out to your local focal point as HLIS is not responsible to provide support to UN MIP ASHI subscribers.

Only your UN MIP ASHI application should be sent to UN HLIS. Should you wish to apply for UN MIP ASHI or make changes to your contract, please complete the [dedicated UN MIP ASHI enrollment form](#) and send it to [ashi@un.org](mailto:ashi@un.org) with your name, reference number, date of birth and the reason for your outreach (i.e. UN MIP ASHI application) in the subject of your email.

All questions relating to Third-Party Administration services like questions on the status of your claim or benefits questions should be sent to Cigna directly at [un.mip@cigna.com](mailto:un.mip@cigna.com).

### Q2. What part of my UN MIP ASHI administration will be automated?

A2. As of December 2022, both the ASHI contributions and the organization subsidies will be collected through Umoja. You will see monthly deductions for premium contributions from pension and no manual payments will be made to your Office Away from Headquarters.

Also, enrollment information will be transmitted to the Third-Party Administrator monthly. No interaction of your Office Away from Headquarters is required.

### Q3. What is my responsibility as a UN MIP ASHI subscriber?

A3. As a UN MIP ASHI subscriber, you are expected to be a knowledgeable health consumer:

- Communication:
  - **Cigna** – all questions relating to in-network providers, claims status, covered benefits, prior approvals and guarantees of payment should be sent to [un.mip@cigna.com](mailto:un.mip@cigna.com)
  - **HLIS** – [UN MIP ASHI applications](#) should be sent to [ashi@un.org](mailto:ashi@un.org)
  - **Your HR focal point** – all other questions should be sent to the HR focal point of your Office Away from Headquarters
- Eligibility criteria, plan design and premium rates:

This information can be found on our [dedicated website](#) and in the UN MIP policy documents [ST/AI/2015/3](#) and [ST/IC/2015/8](#)

## Section 2. Project implementation timeline

### Q4. As of when will my UN MIP ASHI premium contribution be deducted from pension?

A4. The UN MIP ASHI project consists of two waves. Two offices (UNDSS and UNIC) are centralized as of September 1<sup>st</sup>, 2022. All other offices followed on December 1<sup>st</sup>, 2022.

For a successful upload of your personal and health insurance records in Umoja, HLIS depends on the data received from your HR Partner. In addition, each subscriber should submit a completed and [signed authorization form](#) to [ashi@un.org](mailto:ashi@un.org). Therefore, it might take more time for some UN MIP ASHI participants to have the monthly ASHI premium contributions deducted from pension.

### Q5. What will happen if my records are not timely uploaded in Umoja?

A5. If your records are not timely uploaded in Umoja or if the process to deduct your premium contribution through pension fails for any other reason, we will work hard to have your deduction automated as soon as possible. Once your deduction through pension process runs successfully, we will deduct the monthly contributions retro-actively effective respectively September 1<sup>st</sup> or December 1<sup>st</sup>, 2022. Therefore, please anticipate a higher amount to be deducted with the first deduction to recuperate for previous month(s).

### Q6. What is required from me to ensure continuation of ASHI enrolment?

A6. Your HR Partner may reach out to you for specific information on your and your dependants' personal as well as health insurance information, which you will have to provide to ensure the timely upload of quality information in Umoja.

Secondly, you will have to submit a [signed authorization form](#) to [ashi@un.org](mailto:ashi@un.org) soonest. Should your signed authorization form not be received by 15 December 2022, your ASHI enrolment will be suspended until our office receives your form. Through this form you authorize the United Nations Joint Staff Pension Fund (UNJSPF) to deduct from your monthly pension benefit, and to remit directly to the United Nations, the premium contribution for your After Service Health Insurance Coverage.

## Section 3. Premium amount and payment

### Q7. What happens if I already paid my contribution for months following the transition?

A7. You are required to settle any premium payments for months prior to your office's transition date directly with your HR Partner. However, in case you already paid contributions for months after the transition date, you will need to be refunded for the respective amounts by your HR Partner. Umoja assumes a zero balance.

### Q8. How is the premium amount calculated?

A8. For former staff members, the calculation of the contribution is based on the application of the relevant percentage set out in Annex 2 of the [UN MIP circular](#) in force to 50 per cent of the monthly net base salary corresponding to the grade and step of the former staff member at the time of separation and adjusted periodically in accordance with the global cost-of-living increases declared by the United Nations Joint Staff Pension Fund. The global cost-of-living increase refers to the adjustment of the United States dollar pension entitlement.

The contributions of the eligible surviving spouse and children is one half of those of the former staff members through whom they were originally insured. That is, the contribution is based on the application of the relevant percentage set forth in Annex 2 of the [UN MIP circular](#) to 25 per cent of the monthly net base salary corresponding to the grade and step of the former staff member at the time of separation and adjusted periodically by the global cost-of-living increases declared by the United Nations Joint Staff Pension Fund.

Your contribution is based on a percentage as set forth in Annex 2 of the [UN MIP circular](#) in force according to the desired coverage level multiplied by the remuneration indicated above.

### Q9. What is the global cost-of-living and where can I find the rates?

A9. The cost-of-living rates or CPI (consumer price index) are available on the [UN JSPF website](#). Your initial premium contribution amount, expressed in USD, is adjusted over time for movements of the consumer price index in the United States.

### Q10. When can I expect a change in my USD premium amount?

A19. Normally the ASHI premium rates are adjusted once a year, provided that the relevant consumer price index has moved by at least 2% since the date of the last adjustment. Such adjustments are normally undertaken in April of the following year. However, in high-inflation situation, i.e., where the consumer price index has moved by 10% or more since the date of the last adjustment, benefits are adjusted semi-annually – on 1<sup>st</sup> April and 1<sup>st</sup> October.

Q11. Why do I notice fluctuations of my monthly premium contributions amounts in the currency of my pension payment?

A11. If you select your pension payment currency different from the United States Dollar (USD), your monthly pension benefit amount being calculated in USD is converted to a payable amount in the payment currency using the UN operational rate of exchange on a quarterly basis. No change is made during the months within each quarter. For example, if your country of residence is Thailand and you selected Thai Baht as the payment currency of your pension, your ASHI contribution in Thai Baht each quarter will be fluctuated by the move of exchange rate applied to currency conversion.

## Section 4. New UN MIP ASHI participants

### Q12. What is expected from me if I retiree after the transition?

A12. With this transition from a decentralized to a centralized process, we streamline the UN MIP ASHI process with the ASHI process of other UNHQ administered health insurance plans, like the UN Worldwide Plan. Information on how to apply for ASHI can be found in the [dedicated toolkit](#) on the health insurance website.

### Q13. How should I prepare for UN MIP ASHI enrolment?

A13. HLIS recommends taking some actions in preparation of your ASHI enrolment:

- **12 months before retirement**

Ensure that your eligible dependants whom you wish to cover in ASHI are currently covered in your active insurance plan. Changes to your plan can be made during the annual enrolment campaign in June.

- **3 months before retirement**

As it might take several weeks until your Active Status coverage is transferred to your ASHI coverage in Umoja, we recommend making doctor appointments and stocking up on vital medication for you and eligible dependants before the transition from active staff to ASHI.

- **1 month before retirement**

Submit your UN MIP ASHI application:

- ASHI applications will be accepted within a 62-day period
  - beginning 31 days before retirement through 31 days after retirement
  - applications must be received regardless of the following:
    - any grace period for making decisions related to your pension benefit
    - if you expect to be re-employed or return to active service, within 31 days after your retirement
- ASHI applications for dependent spouse or children will be accepted within 90 days of the staff member's or retiree's death
- Participation in ASHI is effective the first day of the month following the separation date

- **Day 1 after separation**

- Put aside funds for ASHI contributions as it may take a few months for the pension benefit to be established
- Communicate every change in mailing address and email address to the UN Health and Life Insurance Section

Q14. Will I require a new insurance card?

A14. No, you will continue to access care with the same insurance card as the card you used during your active service. Therefore, there is no need to request a new insurance card.