



# United Nations

## Health & Life Insurance Section

### **FAQs – Information Session on US-based plans on 15<sup>th</sup> June 2021**

#### **Annual Enrollment Campaign**

##### **What changes can staff members make during the Annual Enrollment Campaign?**

Staff members can:

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

##### **Is the Annual Enrolment Campaign open to retirees as well?**

Retirees who are enrolled in the After-service health insurance (ASHI) and who want to change their country of primary residence following separation may also transfer from one insurance plan to another if a different plan is more appropriate to the new country of residence. With respect to health insurance plans available to ASHI participants who reside in the United States, transfer from one plan to another may be made subject to the condition that there must be two years of coverage under any such plan before a change can be made. Therefore, the Annual Enrollment Campaign is not open to retirees, and retirees, like active staff can only be enrolled in the UN WWP when residing outside the US.

##### **Can I make changes to my insurance coverage between Annual Enrollment Campaigns?**

Only if at least one of the following qualifying events occurs and enrollment is completed within 31 days of such an occurrence:

- Appointment or re-appointment
- Transfer or assignment to a new duty station
- Marriage or divorce of a staff member
- Marriage or full-time employment of a covered child
- Birth, legal adoption, or death
- Presentation of proof of loss of employment and loss of coverage by the staff member under a spouse's health insurance plan

## **Can we also apply for life insurance during the Annual Enrollment Campaign?**

There are two ways to enroll in the UN HLIS administered life insurance plan:

- a) Unconditional Enrollment: To enroll, staff members will have 60 days from their date of employment to enroll in the life insurance plan without providing any additional documentation.
- b) Conditional Enrollment: Should a staff member miss the 60-day limitation, enrollment becomes conditional which means that the staff member will have to submit The Hartford's "Evidence of Insurability" (EOI) form to HLIS for a first review after which HLIS will forward the form directly to The Hartford which will evaluate eligibility for life insurance enrollment based on the individual profile and might require the applicant to undergo additional medical examinations at the applicant's own expense.

## **What is the deadline to make changes during the Annual Enrollment Campaign?**

You are allowed to make changes or enroll until the 30<sup>th</sup> June.

## **Is it possible to change plans this year (e.g., from Empire to Aetna) and then change back again next year in June 2022?**

Yes, you may do so indeed.

## **If I add my dependants now during the Annual Enrollment Campaign through ESS in UMOJA, how do I ensure I am not double-paying if my husband and son are \*currently\* enrolled in UnitedHealthCare - and their annual enrollment and change window are in December?**

By choosing to be enrolled in the UNHQ-administered insurance plans, you will also be paying your insurance premium contribution to the UN until your dependants are terminated from the other insurance carriers.

## **Whom can we reach out to if facing enrollment issues in Umoja?**

You are encouraged to look at the reference documents available on the Guidance Material Page on our website (<https://www.un.org/insurance/content/checklists-and-guidance-material>). If you still have issues, please send an email to [hlis@un.org](mailto:hlis@un.org) or create an ineed request through [ineedservice.un.org](https://ineedservice.un.org).

## **If I am currently enrolled in a medical plan and want to continue it without changes, do I have to take any action during the Annual Enrollment Campaign?**

No, in this case you will not have to take any actions and your insurance coverage will remain the same as it was.

## ASHI

**I am retiring soon but my wife will still be working with the UN for some time. I am the primary holder of our Empire insurance plan. How can we change roles so that she becomes the main holder of our insurance plan?**

Please submit your ASHI application form to [ashi@un.org](mailto:ashi@un.org) to preserve your right to be enrolled in ASHI. Your spouse also needs to complete the HLIS application to have you transferred as her dependant in line with section 6 of ST/AI/2007/3 Please find the application forms via <https://www.un.org/insurance/content/forms>.

**I have subscribed to the UN insurance for about 8 years. I know that to qualify for ASHI, you have to have subscribed to the UN insurance for a minimum of 10 years. Is this amount accumulative or referring to 10 consecutive years preceding the retirement? Also, can I assume that, as long as I meet the 10-year requirement, my family members would also be eligible for ASHI?**

ASHI eligibility takes into consideration the cumulative participatory contribution under qualifying contracts. We kindly advise you to request an ASHI eligibility review by reaching out to us via [ashi@un.org](mailto:ashi@un.org).

**I am local staff and currently on my spouse's health insurance plan who is going to retire in October. How and when should I enroll myself and my family to the insurance plan?**

If you and your spouse are enrolled in one of the UNHQ-administered plans, your spouse should submit an ASHI application form to [ashi@un.org](mailto:ashi@un.org) to preserve their right to ASHI. After this, you would need to complete the HLIS application to add your spouse and family as your dependants in line with section 6 of ST/AI/2007/3. Please find the application forms via <https://www.un.org/insurance/content/forms>.

**I am on my spouse's insurance (he is not in the UN), and he will be retiring later this year. When should I enroll myself and him in the UN health insurance plan at the time of retirement?**

You may enroll yourself and your spouse during the Annual Enrollment Campaign.

**I am mandated to retire at the end of the year and currently enrolled in the Cigna Dental plan. I would like to continue this coverage after retirement. Is this possible and will I be able to add my husband to the plan? If this is possible, I would add my husband to my dental plan now. If I don't, will the plan end on the date of my retirement or can I carry it through to at least 30<sup>th</sup> June 2022?**

if you are eligible for ASHI, you may opt to continue with ASHI Cigna Dental. Otherwise, coverage will be terminated at the end of the month of your separation date. Please write to [ashi@un.org](mailto:ashi@un.org) to request an ASHI eligibility review.

## Benefits

### **Is any action required by the plan member to start infertility treatment?**

Yes, a plan participant does require precertification through the infertility group & the plan participant must enroll in the National infertility Unit (NIU) when there's a plan for infertility treatment using 1 of the following:

- Advanced Reproductive Technology
- Artificial insemination
- Ovulation induction with injectable infertility medications

Participants do not need to enroll when requesting an initial consult or diagnostic workup as these services do not require authorization.

### **How are benefits coordinated if I am covered by two or more plans?**

The United Nations health insurance programme does not reimburse the cost of services that have been or are expected to be reimbursed under another insurance, social security, or similar arrangement, like Medicare. For those participants covered by two or more plans, the United Nations health insurance programme coordinates benefits to ensure that the participant receives as much coverage as possible, but not in excess of expenses incurred. Plan participants covered under the United Nations health insurance programme are expected to advise the Third-Party Administrators when a claim can also be made against another insurer.

### **Is there a way for us to access a comparison chart of the plans?**

Yes, it is available on the website via <https://www.un.org/insurance/content/us-based-plans>.

### **Aetna and BCBS have basically the same benefits. Why are premiums comparatively higher for Aetna than for BCBS?**

The UN plan with Aetna has a higher percentage of retirees which makes the utilization higher, however, the benefits do also greatly differ and can be reviewed in the Benefit Charts available via <https://www.un.org/insurance/content/us-based-plans>.

## Contact Inquiries and Information

### **What is the best way to reach the HLIS?**

Through the "contact us" form on our website: <https://www.un.org/insurance/content/contactus>.

### **How can I change my address on the insurance policy? Should I call the insurance company or do it through the UN?**

Please change it in Umoja through self-service.

### **The medical and life insurance links in UMOJA don't work. Can you provide the service providers' websites?**

Yes, you may find all service details on our website via <https://www.un.org/insurance/content/their-commitment-you>.

**I sent an inquiry to your generic e-mail address more than a week ago, but I haven't heard from anyone, and I want to know the answer to my question before 30<sup>th</sup> June. Can you please ensure that someone answers all the incoming e-mails?**

We apologize for the delay in response to your email. Kindly note that we are experiencing a very high volume of emails, however, our goal is to answer to every email received in a timely manner.

**Why does your section work so slow? It took 35 days on your part just to acknowledge the receipt of my Medicare claim.**

Your claims will be retroactively processed by Medicare if they were submitted during the 6-8 weeks crossover period. Please be sure that your provider has filed the claims with Medicare.

## Coverage

**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 US-based plan during the Annual Enrollment Campaign.

**Are additional actions required if staff members 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 dependant

To receive the credit, participants must submit the completed form to the HLIS (not to Aetna or Empire Blue Cross) via an email to [hlis@un.org](mailto:hlis@un.org), together with the relevant explanations of benefits, no later than 31<sup>st</sup> August.

**When will my new coverage go into effect?**

As soon as 1<sup>st</sup> July 2021. Health care rendered starting 1<sup>st</sup> July 2021 will be covered under the plan you select in June.

**Are health care costs related to preexisting conditions (such as asthma) covered for new UNHQ staff and dependants that would enroll during this campaign?**

There is no preexisting condition, nor a waiting period required for our UNHQ-administered insurance plans

**Is there a reason why staff in the US are restricted to just three Health Insurance Companies - Aetna, Empire Blue Cross and Cigna Dental - seeing that there are numerous options?**

The UN selects plans that are capable of providing coverage globally as the UN has a global workforce.

**With Empire, do we need to see a generalist before going to a specialist?**

You will not need to see a generalist but may go directly to a specialist.

**Are there any preexisting conditions (e.g., pregnancy) that disqualifies one from changing health insurance? In other words, is a referral needed?**

No referral is needed, and our insurance does not disqualify based on any preexisting conditions.

**I was also told that Empire does not reimburse routine exams and care abroad. Is that the case?**

Our plan covers yearly general check-ups. Please refer to the ST/IC/2021/10 as available via <https://www.un.org/insurance/content/policy-documents> for more information.

**Does the insurance cover any medical care in our home country during home leave?**

Our health insurance plans provide international coverage. For more information on this, please be referred to our ST/IC/2021/10 posted in our website via <https://www.un.org/insurance/content/policy-documents>.

**If I wish to change from Empire Blue Cross to Aetna, will Aetna continue covering any chronic disease?**

Yes, Aetna will continue to cover all illnesses and chronic diseases. The UN plans have no restrictions for pre-existing conditions.

**Does Empire provide travel medical insurance and emergency repatriation in case of health issues, for work travel or leisure?**

Empire Blue Cross PPO provides worldwide coverage. Transportation, including repatriation, is not covered under the plan.

**Can I change to the WWP if my duty station is NY?**

No, you cannot change to WWP plan if your duty station is NY.

**Which policy provides international coverage when on home leave or travel?**

Aetna, Empire, and Cigna Dental all reimburse services received outside the US; however, plan members may have to pay out-of-pocket costs and submit a claim for reimbursement later.

**Empire BC global doesn't pay the claim the same as in the US. They only reimburse 80%, please advise why?**

Services incurred outside the US are considered out-of-network services and the plan will pay 80% of reasonable and customary charges only.

**if I wish to change from Empire Blue Cross to Aetna, will Aetna continue covering any chronic diseases?**

Yes, Aetna will continue to cover all illness and chronic diseases. The UN plans have no restrictions for pre-existing conditions.

**Is travel medical insurance included in the Empire and Aetna coverage? For travel for work or for leisure.**

Yes, please check our ST/IC/2021/10 and check for UnitedHealthcare Global Assistance and Risk or visit our website via <https://www.un.org/insurance/content/aetna> or <https://www.un.org/insurance/content/empire>.

**What if you obtain medical services while you are visiting your home country?**

Since medical and dental services out of the US are considered out-of-network, you may pay for the services first and then submit the claims in the US with the international claim forms.

## Eligibility and Enrollment of Dependants

**Which family members are eligible to enroll in my health insurance plan?**

“Eligible family members” do not include secondary dependants, family members of temporary staff members with appointments of less than three months or family members of occasional workers. The term “eligible family members” refers to a recognized spouse and one or more dependent children. The United Nations health insurance programme recognizes only one eligible spouse for coverage. A dependent child is one who meets the definition according to staff rules and is a household member in the Umoja system of the United Nations, the Atlas system of UNDP, the SAP system of UNICEF or the “oneUNOPS” system of UNOPS. A child is eligible to be covered under the programme until the end of the calendar year in which he or she attains the age of 25, provided that the child is neither married nor employed full time. Children with disabilities may be eligible for continued coverage beyond the age of 25 if they are certified with a disability by the Division of Health-Care Management and Occupational Safety and Health, if the parent is an active staff member, or by the United Nations Joint Staff Pension Fund if the parent is a retiree.

**My daughter will turn 21 this year. Will she still be covered?**

Dependent children are eligible to be covered under the programme until the end of the calendar year in which they attain the age of 25, provided that they are not married or full-time employed.

**I want to add my family from this year. When and how can I do that?**

Please go through ESS Benefits in UMOJA.

**How long can I keep my son on my insurance and what opportunities are available for further extension especially in the light of Covid-19 disruptions?**

Private dependents on the Empire Medical Plan are covered until 25 years or until they get married or employed.

**Is there a minimum number of years for spouses to participate/enroll in a health insurance plan in order to be eligible for coverage after the staff member retired?**

It depends on your EOD under a qualifying contract. Further details can be found in paragraph 2.3 of ST/AI/2007/3. Please find a link to the policy documents available on our website via <https://www.un.org/insurance/content/policy-documents>.

**Can children over the age of 21 remain on their parent's US-based insurance plan?**

Yes, children are covered until the end of the year in which they turn 25 provided that they are not married, or full time employed.

**Is there a plan where secondary dependants are covered?**

The UN only allows first dependants to be enrolled.

**Can I enroll my parents if they are in the system as my secondary dependants?**

The UN only allows first dependants to be enrolled.

**My spouse was not enrolled before. Can I enroll her now?**

The current Annual Enrollment Campaign is the only opportunity to enroll an eligible dependant. The next opportunity to enroll dependants is the 2022 Annual Enrollment Campaign.

**Can I enlist my parents (they live in Canada) if I am enrolled in a US-based plan?**

Parents are not eligible for coverage under the UNHQ-administered health insurance plans.

**I have 2 dependants on my Aetna plan. If I remove one dependant, will my rate be lowered?**

To calculate your premiums, we kindly invite you to use the insurance rate simulator available on our website via <https://www.un.org/insurance/content/insurance-rate-simulators> with which you can calculate how much premiums you would pay.

**Can spouses be only added if recently married?**

The current Annual Enrollment Campaign is the only opportunity to enroll an eligible dependant. The next opportunity to enroll dependants is the 2022 Annual Enrollment Campaign.

## Forms and Guidance Material

**Where can I find the enrollment form? and whom should I send it to?**

All enrollment forms are available via <https://www.un.org/insurance/content/forms>.

**Please note that I can't open the 'confirmation form' using the Umoja ESS page. Could you help me accessing this form?**

Please refer to the guidance material available in the Umoja section of this page on our website: <https://www.un.org/insurance/content/checklists-and-guidance-material>.

**For new enrollment, can I do it in Umoja or will I have to submit the PDF enrollment form?**

All enrollment has to be done through ESS in Umoja.

## ID Cards

**When can I expect my new ID card should I decide to enroll in a new health insurance plan effective 1<sup>st</sup> July 2021?**

Cards are shipped by the Third-Party Administrators to subscribers' mailing addresses on average 10 business days after the upload of the Insurance Eligibility file which is transmitted to the Insurance carriers, start of month and mid-month. Please allow for 1 month upon enrollment.

**I have a problem with my name on the health insurance card, it only appears the first initial of my name and it has given me a lot of problems at Dr.'s offices. How can I fix that?**

With regard to your first name and last name, the information gets passed on based on the information available in Umoja, so kindly make changes in Umoja through self-service.

**When will new members get the Medical Insurance ID cards for the participation period starting on 1<sup>st</sup> July?**

ID cards are distributed by the TPAs within the first 10 business days, but you may register on the TPA's websites and get a copy of your temporary cards.

**Will we receive the ID number by email prior to or on 1<sup>st</sup> July 2021? What should we do if we have a doctor's appt. on 1<sup>st</sup> July (effective date)?**

Please request your ID# directly from our office by writing to [hlis@un.org](mailto:hlis@un.org).

**With regards to the new ID cards, my family is leaving overseas for 2 months on 1<sup>st</sup> July. Is it a problem that we will most probably not have the new physical ID cards by then?**

You may print out temporary ID cards from the TPA's website.

### **Does Cigna Dental provide insurance cards?**

Yes. You may contact CIGNA Dental if you did not receive them yet.

### **Life Insurance**

#### **Is life insurance offered and if so, how do we enroll?**

You may apply for Life Insurance within 60 days of your initial appointment. The application form can be found on the HLIS website via <https://www.un.org/insurance/content/life-insurance>.

## **Medicare Part B**

### **Am I required to enroll in Medicare Part B?**

Since 1<sup>st</sup> January 2011, the United Nations Headquarters has required all surviving spouses and eligible dependent children, who are enrolled as participants in the After Service Health Insurance and who qualify for participation in Medicare Part B to enroll in the United States Medicare Part B programme. The surviving spouses who are eligible to enroll in Medicare Part B but choose not to do so will have their claims adjudicated as though they were enrolled.

### **I am an active staff member. My husband just turned 65 years old. Is he required to enroll in Medicare Part B?**

If your husband is covered under your active plan, he is not required to apply for Medicare. He should, however, apply as soon as you are transferred under our ASHI programme.

### **I am a Retiree covered under Aetna and left the US last year without having citizenship now a Green Card. Should I continue in Medicare?**

Please be advised that you are not obligated to remain in Medicare if you are outside of the US as Medicare does not apply abroad. You should reenroll, however, should you return to the US.

### **I am an active staff member. My husband turned 65 yrs. old. Is he required to enroll in Medicare Part B?**

If your husband is covered under your active plan, he is not required to apply for Medicare. He should, however, apply as soon as you are transferred under our ASHI programme.

### **Premium Calculations and Fees**

#### **Is our monthly fee based on our salaries or pre-existing conditions?**

No, our plan is system-based on all the claims submitted throughout the system.

## **How can I get an estimate of the amount that will be deducted from my salary on a monthly basis for the health insurance coverage?**

Please use the insurance rate simulator available on our website via <https://www.un.org/insurance/content/insurance-rate-simulators>.

## **How are insurance premiums calculated? Can we look at the details of the methodology for such calculations?**

Please follow this link <https://www.un.org/insurance/content/insurance-rate-simulators> in order to calculate the premium amounts.

## **I'm trying to determine the cost for medical insurance for two different options:**

- 1) including a spouse**
- 2) without a spouse (as an individual)**

Please follow this link <https://www.un.org/insurance/content/insurance-rate-simulators> in order to calculate the premium amounts.

## **How is the premium calculated for dependants?**

Please follow this link <https://www.un.org/insurance/content/insurance-rate-simulators> in order to calculate the premium amounts.

## **SLWOP**

### **What actions do I need to take upon return to work following my SLWOP?**

Upon return to duty following your special leave without pay (SLWOP), Umoja automatically reinstates coverage for United Nations staff members under the health insurance plan and coverage type in which you were insured before taking your SLWOP. In case you wish to drop insurance coverage, you can request withdrawal from the plan within 31 days of the return from your SLWOP. Failure to withdraw within 31 days of the return from special leave without pay will result in you being unable to withdraw until the next Annual Enrollment Campaign.

### **If I go on SLWOP, can I opt out of the insurance, and then rejoin the insurance when I end my SLWOP?**

Yes, you will be without insurance coverage during your period of SLWOP and you will be enrolled automatically upon your return, however, please send an email to [hlis@un.org](mailto:hlis@un.org) in case you would like to make any changes or wish to participate in insurance during your SLWOP period.

## **Other**

### **How much will it cost to enroll in ActiveHealth?**

ActiveHealth enrolment is at no additional out-of-pocket costs to Aetna and Empire Blue Cross plan participants. While you will not pay any additional costs, the advantages of enrolling in the programme are numerous and all plan participants are strongly encouraged to activate their ActiveHealth account on MyActiveHealth.com/UnitedNations.

### **How can I help fighting fraud, waste, and abuse?**

You are strongly encouraged to review your explanation of benefits or claim statement carefully to ensure that only services received from their provider are billed. Furthermore, it is the responsibility of the plan participants to report any questionable charges to the third-party administrators so that they can be investigated. For more information, please visit the Fraud Section available on our Active Staff Toolkit via <https://www.un.org/insurance/content/active-staff>.

### **What is the submission deadline for member claims under each US-based plan?**

Member claims for reimbursement must always be submitted directly to the Third-Party Administrator (TPA) no later than two years for Aetna and Empire Blue cross and no later than one year for Cigna Dental from the date the medical or dental expense was incurred. Aetna's claim submission deadline will change to 12 months effective January 2022.

### **What does RX mean?**

The term Rx refers to Pharmacy.

### **If I take long-term medications, how could the Rx program help me?**

Please consider the RX mailing programme for this purpose.

### **Is this power point presentation going to be on your website?**

Yes, all presentations are and will be published on our website via <https://www.un.org/insurance/content/upcoming-un-hlis'-annual-enrollment-campaign>.

### **How can partner agencies (UNDP) facilitate changes and where can we access respective forms? Do all partner agencies have access to Umoja?**

UNDP staff members should submit forms directly to their UNDP office. The forms can be found on our website via <https://www.un.org/insurance/content/forms>.