



United Nations

Health & Life Insurance Section

Welcome to this FAQ document.

To ensure the sustainability of our self-funded health insurance plans and in accordance with the existing policy, the following changes relating to the currency of claims reimbursements under UN MIP and UN Worldwide Plan (UN WWP) have been implemented:

- Claims incurred in LBP for services rendered starting Tuesday 1st June 2021 will be reimbursed in USD, converted at the exchange rate from SAYRAFA BDL (Central Bank) on the date of the service and transferred into your USD bank account.
- Claims incurred in LBP for services rendered before Tuesday 1st June 2021 will be reimbursed in USD, converted at the UN exchange rate and transferred into your USD bank account.
- Claims incurred in USD will continue to be reimbursed in USD and transferred into your USD bank account.

As you may have questions related to this update, UN HLIS has compiled this FAQ document.

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

Warm regards,

The Health & Life Insurance Section

Section 1. Our shared responsibility to protect our self-funded plans

Q1. Why is it our shared responsibility to protect our self-funded plans?

A1. The United Nations is both the policyholder and the insurer of all UNHQ self-insured plans, including UN Worldwide Plan and UN MIP.

In its role of insurer, United Nations offers group insurance plans that cover the risk of a person incurring health-related expenses by spreading the risk across all plan participants. The premium should be sufficient to ensure that we, together with the Member States, collect sufficient funds to pay for the health care benefits specified in the health insurance plans. Staff, retirees and Member States contribute to a common fund and the premiums are used to cover the cost of the programme. Therefore, our utilization directly impacts the premiums we pay.

Q2. What initiatives can we take to protect our self-funded plans?

A2.

Visit in-network providers, submit LBP invoices and fight waste and abuse:

To minimize the negative impact on our future premiums as well as the requirement to revert to reimbursement in LBPs, we encourage plan participants to visit in-network providers whenever possible. Please find attached copy of the in-network providers. In-network providers will bill Cigna directly in USD, hence there will be no cost impact due to the difference in exchange rates. By visiting in-network providers and claiming LBP invoices only, we all contribute to the sustainability of our self-funded health insurance plans which will allow each of us to continue to receive care at affordable rates. Also, when visiting out-of-network providers, we highly recommend plan participants to visit providers who issue LBP invoices.

Talk to a doctor by phone or video, free of charge:

Please be reminded that all UN WWP and UN MIP participants have access to Cigna Global Telehealth through the Cigna Wellbeing application. This service is highly recommended as a doctor can provide non-emergency medical advice from wherever you are most comfortable, free of charge.

Section 2. Currency of reimbursement and exchange rates

Q1. In which currency will member claims be reimbursed?

A1. All member claims will be reimbursed in USD by default and transferred into your USD bank account, regardless of the currency of claim (LBP or USD). However, should you have USD invoices, we advise you to submit them separately from LBP invoices:

- Claims incurred in LBP for services rendered starting Tuesday 1st June 2021 will be reimbursed in USD, converted at the exchange rate from SAYRAFA BDL (Central Bank) on the date of the service and transferred into your USD bank account.
- Claims incurred in LBP for services rendered before Tuesday 1st June 2021 will be reimbursed in USD, converted at the UN exchange rate, and transferred into your USD bank account.
- Claims incurred in USD will continue to be reimbursed in USD and transferred into your USD bank account.

Q2. In which currency does Cigna reimburse healthcare providers when a direct payment agreement is established between the healthcare provider and Cigna?

A3. Cigna reimburses all in-network healthcare providers in USD, which is the agreed currency of invoice and payment between an in-network provider and Cigna in respect of the direct payment agreement.

Q3. Is this change in currencies in accordance with policy?

A4. Yes, both ST/AI/2015/3 and ST/IC/2021/10 allow for this change.

Section 3. Reimbursement methods

Q1. How will UN MIP and UN WWP participants receive reimbursements for services rendered before, on and after 1st June 2021?

Q3. Starting 1st June 2021, UN WWP participants will continue to receive reimbursements through bank transfers, whereas the payment modality for UN MIP participants changes from pay file to bank transfer. All reimbursements will be made through bank transfer, regardless of date of service.

Q2. Will my reimbursement be impacted by the devaluation of the LBP?

A4. You are advised to claim your invoices as soon as possible. Cigna will reimburse claims within the contractual agreements of 5 working days average for UN MIP and 7 working days average for UN WWP.

Section 4. Plan maintenance and duration of this change

Q1. What are the benefits of visiting in-network providers, with direct billing agreements?

A1. When visiting an in-network doctor or hospital, you minimise your out-of-pocket expenses and prolong the time it takes to reach your plan's ceilings, you benefit from the direct payment agreements and discounts Cigna has negotiated for you and you enjoy access to the highest level of medical care. In addition, you will contribute to the sustainability of our self-funded health insurance plans as provider claims are not impacted by the parallel exchange rate. By going to in-network providers, you will avoid steep premium increases paid by you, your colleagues and Member States to cover the plan cost and will continue to enjoy health insurance coverage at affordable rates.

Q2. Where can UN MIP and UN WWP participants find an overview of Cigna's in-network providers?

A2. Simply go to Cigna's personal webpages on www.cignahealthbenefits.com to access Cigna's provider search tool.

Q3. Will my plan benefits change?

A3. Your plan benefits will not change because of this change. We invite you to consult your Benefits Booklet on www.cignahealthbenefits.com.

Q4. Will this update be revised over time?

A4. Whereas this change is implemented for an indefinite period, the Administration will closely follow the situation in Lebanon and review this change in June 2022.