

Why is cost containment our shared responsibility?

The UN HQ administered health plans are **self-insured health schemes** funded by all of us. We all contribute into a common fund and the premiums are calculated based on our previous year actual medical consumption. Therefore, our utilization directly impacts the premiums we pay.

What is my personal benefit in containing cost?

By containing cost, you will benefit twice: you will control premium increases which will not be as high and your out of pocket will be reduced. You will have your peace of mind by knowing upfront what your patient portion will be and that you are contributing to the long-term sustainability of our health plans.

Will my cost containment efforts negatively impact my health?

No! Cost containment does not mean that you will have to reduce the number of required doctor visits or medication intake. Preventive and on-time care are strongly encouraged! Cost containment eliminates waste and abuse while taking control of our own health by becoming knowledgeable health consumers, visiting in-network providers who provide medically necessary care at reasonable cost and reject fraud!

Contain Cost and Save More

How can we all contribute?

Visit in-network providers!

Our insurance plans cover both, in-network and out-of-network treatments, however, **you are encouraged to visit in-network providers**. The total cost including your share of the payable amount will be much lower. Look on the webpages for an in-network provider and ask the selected provider

“Are you part of the network of Aetna/Empire/Cigna and will you be submitting the claim as in-network provider?”

Fight fraud, waste and abuse!

Fraud is committed when a dishonest health care provider or customer intentionally submits, or causes someone else to submit, false or misleading information. This is done in order to obtain more payments for medical expenses than were actually incurred. Fraud is a serious offence, and any staff member found to have engaged in fraudulent activity may find himself or herself at risk of financial penalties, criminal charges and disciplinary action by the Organization, as needed.

Become a well-informed health consumer!

As a medical service consumer, it is often difficult to ensure that you receive the necessary and the best quality of care available. However, you can become better informed by consulting information regarding products, procedures and coverage online on either one of the respective insurance carriers' websites or on the United Nations website dedicated to insurance.

What is HLIS' commitment to you?

The Health & Life Insurance Section (HLIS) partners with prominent TPAs!

HLIS partners with leading Third-Party Administrators (TPAs) to ensure efficient worldwide access to qualitative care where and when needed. The TPAs process our medical claims, offer a broad network of providers, issue ID cards, provide clinical programmes and are available to answer all your questions related to the health insurance coverage in the plan that you are enrolled in.

The Health & Life Insurance Section is there to support us!

Whether you have questions regarding enrolment in one of the UNHQ administered health plans, wish to attend an information session or make changes to your health insurance plan, HLIS got your back. The HLIS team will respond to all your health insurance related questions that you send to hlis@un.org. Furthermore, you will be able to find additional information, including FAQs, benefits updates, events announcements, insurance rate simulators, policy documents and benefits booklets on HLIS' dedicated website www.un.org/insurance.

The Health & Life Insurance Section conducts annual plan renewals to guarantee competitive plans!

Each year, UN works closely with the TPAs and assesses whether the health insurance plans continue to evolve and meet our needs and global standards while safeguarding the financial health of our medical plans.

Any additional benefits are effective every year on 1 July and you may make changes to your plan during the enrolment campaign in June of each year.



Contact us

E-mail: hlis@un.org

Website: www.un.org/insurance