

UN MIP Onboarding Guidance for Staff

HOW TO MAKE CHANGES

Changes to your plan must be made through **Employee Self Service (ESS)** upon a qualifying work or life event. Please find below a list of **qualifying work or life events**, in addition to the Annual Enrollment Campaign (1st June to 30th June):

- Date of staff member's **initial appointment or reappointment** with the organization
- Date of **marriage of the staff member**, if after the staff member's entry on duty
- Date of **birth or legal adoption**, if after the staff member's entry on duty
- Date of **recognition by the organization** in the case of stepchildren
- **Loss of insurance coverage of a recognized spouse as a result of loss of employment** beyond his or her control upon presentation of certification from the former employer of the period of insurance coverage while employed.

Changes have to be made either **within 31 days of the qualifying event or during the Annual Enrollment Campaign (1st June to 30th June)** for effective date of 1st July.

HOW TO WITHDRAW (FAMILY MEMBERS)

Staff members may terminate the **coverage of their eligible dependants** under the health plan **between annual campaigns** only if one of the following **qualifying events** occurs and if application for termination is made **within 31 days of such an occurrence**:

- Upon **divorce**, in the case of a spouse
- Upon **death** of a covered dependant
- Upon **marriage or full-time employment** of a covered child
- Upon **employment of a spouse with the UN Secretariat or a UN system organization** through a non-temporary appointment where medical insurance coverage is likewise mandatory. If such employment results in the spouse becoming the higher-salaried staff member, coverage of a child or children shall likewise be terminated and transferred to the spouse's coverage. Employment of a spouse with any other employer will not be considered a qualifying event for termination of a UN health insurance plan.

OVERVIEW

- **Mandatory** for staff, **voluntary** for eligible retirees and eligible primary dependants
- Covers medically necessary at **reasonable & customary (R&C)** costs
- Covers adequately in **duty station**
- **Annual ceiling** of 6x reference salary
- Premium is a percentage on salary. 75% of premium is **subsidized by Member States**.

Description

The UN Medical Insurance Plan (MIP) is a health insurance plan **provided to locally recruited UN staff and retirees** as well as their eligible family members, serving at **designated duty stations away from the headquarters**. Insurance coverage is adequate within the country of the staff member's duty station or **regional area of care (RAC)**. While staff may decide to seek medical care outside the country of their duty station or respective RAC, reimbursement will be **limited to the reasonable and customary expenses level** applicable to the country of their duty station. Staff are covered for all generally accepted medical and surgical procedures (up to the limits of reasonable and customary expenses). The UN MIP offers a **free choice of care provider**. Staff are therefore entitled to be treated by the physician of their choice. For more detailed information, please review the **UN MIP Plan Description** document.



For further details, we kindly refer you to the ST/IC and ST/AI on Medical Insurance Plan for locally recruited staff at designated duty stations away from Headquarters.

Benefits Summary

Hospitalizations; Ambulance and Transportation Expenses; Specialist Routine Examinations; General Health Care (e.g., including psychotherapy, acupuncture, physiotherapy); Optician Treatments; Dental Care; Specialist Supplies (e.g., hearing aids, orthopedic devices); Outpatient and Inpatient care during pregnancy and childbirth.



ELIGIBILITY

Participation in UN MIP is **MANDATORY** for:

- **Locally recruited staff members** holding an appointment in the General Service (GS), Security Service (SS), Trade and Craft (TC), and National Officer categories who serve at a designated duty station
- All staff members, **regardless of their length of appointment**, will be enrolled in and contribute to the MIP

Participation in UN MIP is **VOLUNTARY** for:

- Eligible **family members**
 - **One eligible spouse** as recognized by the UN
 - **Dependent child** until the end of the year in which he or she reaches the age of 25, provided she/he is not married and/or involved in full employment
- **Disabled child** above 25 may be covered for as long as that incapacity lasts
- A **retiree** who meets the eligibility criteria for after-service health insurance

Participation in UN MIP is **NOT ALLOWED** for:

- **Secondary dependants** (e.g. parents and siblings)
- Children who are either **married or employed full-time**
- Dependents of staff members holding a temporary appointment of **less than three months**



Contact us

E-mail: hlis@un.org

Website: www.un.org/insurance

ENROLLMENT PROCESS

Enrollment to MIP is **mandatory and automatic** for staff and voluntary for their eligible dependants. It is also **voluntary for retirees** who meet the eligibility criteria for after service health insurance coverage (ASHI), however, soon to be retirees will have to **submit an application for ASHI** within 31 days prior to or after the date of retirement to enroll.

Changes to the plan must be made through **Employee Self Service (ESS)** upon a qualifying work or life event as specified below:

- Date of staff member's **initial appointment or reappointment** with the organization
- Date of **marriage of the staff member**, if after the staff member's entry on duty
- Date of **birth or legal adoption**, if after the staff member's entry on duty
- Date of **recognition by the organization** in the case of stepchildren

Changes have to be made either **within 31 days of the qualifying event or during the Annual Enrollment Campaign (1st June to 30th June)** for effective date 1st July.

WITHDRAWAL PROCESS

Staff members may terminate the **coverage of their eligible dependants** under the UN MIP **between annual campaigns** only if one of the following **qualifying events** occurs and if application for withdrawal is made **within 31 days** of such an occurrence:

- Upon **divorce**, in the case of a spouse
- Upon **death** of a covered dependant
- Upon **marriage or full-time employment** of a covered child
- Upon **employment of a spouse with the UN Secretariat or a UN system organization** through a non-temporary appointment where medical insurance coverage is likewise mandatory. If such employment results in the spouse becoming the higher-salaried staff member, coverage of a child or children shall likewise be terminated and transferred to the spouse's coverage. Employment of a spouse with any other employer will not be considered a qualifying event for termination of a UN health insurance plan.

OPTIONAL BENEFIT - GROUP LIFE INSURANCE PLAN

PARTICIPATION IN THE PLAN IS VOLUNTARY - ALL UN STAFF MEMBERS WITH AN APPOINTMENT OF AT LEAST SIX MONTHS OR LONGER AND WHO RECEIVE MEDICAL CLEARANCE ARE ELIGIBLE TO ENROLL.

AUTOMATIC ENROLLMENT
ENROLLMENT IN THE PLAN IS AUTOMATIC FOR ELIGIBLE STAFF MEMBERS WHO APPLY FOR LIFE INSURANCE COVERAGE UNDER THE PLAN WITHIN 60 DAYS OF SIGNING THE QUALIFYING LETTER OF APPOINTMENT.

CONDITIONAL ENROLLMENT
ENROLLMENT IN THE PLAN IS CONDITIONAL FOR ELIGIBLE STAFF MEMBERS WHO APPLY MORE THAN 60 DAYS AFTER SIGNING THE QUALIFYING LETTER OF APPOINTMENT. AT THE TIME OF THE APPLICATION THE STAFF MEMBER MUST SUBMIT THE HARTFORD'S "EVIDENCE OF INSURABILITY" (EOI) FORM TO THE HEALTH AND LIFE INSURANCE SECTION (HLIS) FOR FURTHER REVIEW AND EVALUATION BY THE HARTFORD. AT THE TIME THE HARTFORD MIGHT REQUIRE THE APPLICANT TO UNDERGO ADDITIONAL MEDICAL EXAMINATIONS AT THE APPLICANT'S OWN EXPENSE.

UN MIP Onboarding Guidance for HR Practitioners

Role and main Responsibilities of HR Partners

- **Manage** the UN MIP locally
- **Provide training** to local staff on UN MIP
- Process **eligibility matters**, coordinate **payment issues** and collection of **ASHI contributions**
- Gather **structural issues** regarding TPA services and address them to Cigna and, if needed, the UN Health and Life Insurance Section (HLIS)

Plan Overview

- **Mandatory for staff**, voluntary for eligible retirees and eligible primary dependants
- Covers **medically necessary and reasonable & customary (R&C) costs** only
- Covers **adequately** in duty station
- **Annual ceiling** of 6x reference salary
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Collection of Contributions

Active staff and staff on special leave with half pay:

- Contributions will be **deducted** from the staff member's **payroll**

Special Leave Without Pay (SLWOP):

- **Full premium** billed prior to the start of the leave.
- If the period of leave exceeds **three months**, the staff member may be billed on a **quarterly basis** and payment must be received one month prior to the beginning of the quarter that the payment covers.
- Coverage in MIP shall be **terminated** without further notice if **payment is not received** by the organization within such time frame.

Retired staff and eligible surviving spouse and children:

- Contribution should be made **quarterly** and must be received at least one month prior to the first month covered by the payment



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Participation in UN MIP is **NOT ALLOWED** for:

- **Secondary dependants** (e.g. parents and siblings)
- Children who are either **married or employed full-time**
- Dependants of staff members holding a temporary appointment of **less than three months**

How to contact CIGNA (TPA)

- **Call** Cigna 24/7 via + 32 3 217 65 72
- Use the **call back feature** on Cigna's member pages under header 'Contact'
- Call via commercial **Skype** (not Skype for Business) on "Cigna Health Benefits"
- Email to clientservice1@cigna.com



Contact us

E-mail: hlis@un.org

Website: www.un.org/insurance