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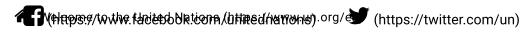
New MIP benefits effective January 2023

We have the pleasure to inform you about the following new benefits that are introduced to the UN Medical Insurance Plan as from 1st January 2023:

- Coverage for Assisted Reproductive Technology and Infertility treatments is added to the UN Medical Insurance Plan. Following a mandatory prior approval process, infertility treatments are eligible for reimbursement of 80% of the expenses, up to a lifetime ceiling of 15,000 USD per family.
- The ceilings applicable to optical benefits (lenses, frames and Lasik eye surgery) are increased by 20%. The new benefits apply for all plan members who are eligible for a new purchase in 2023 after completing their current 12-month period for optical lenses or the 24-month period for optical frames. For a detailed overview of the exact ceilings, we refer you to the aforementioned Description of Benefits on Cigna's website (https://www.cignahealthbenefits.com/en/login/planmembers/).

Please note that the United Nations is the policyholder of the self-insured UN Medical Insurance Plan. Any information relating to the UNHQ-administered health insurance programme can be found on this website.

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