

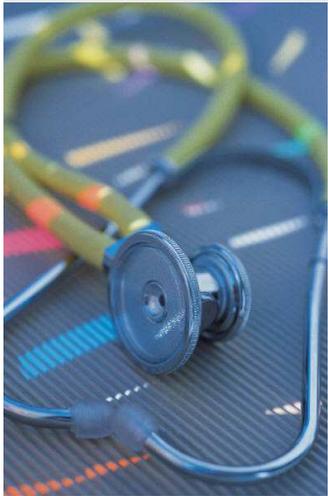
Annual Meeting
Association of Former International Civil Servants
(AFICS)
19 May 2016



UN HEALTH INSURANCE
PROGRAMME



<http://www.un.org/insurance>

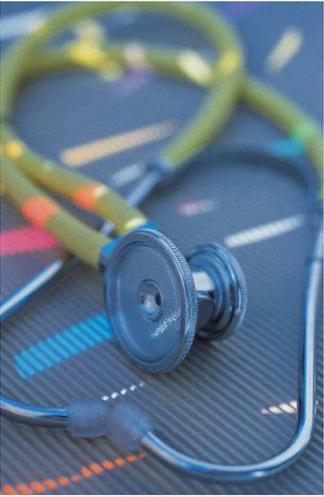


Agenda

- Introductions
- Medicare
- Insurance renewal for 2016
- Other reminders

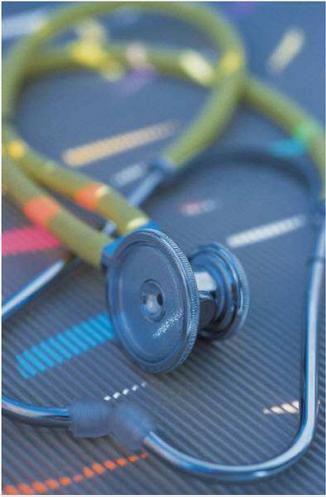


Introductions



- Insurance and Disbursement Service
 - Mr. Christophe Monier, Chief of Service
- Health and Life Insurance Section
 - Mr. Mario Tuason, Chief of Section
 - Ms. Elma Witherspoon, Deputy Chief of Section

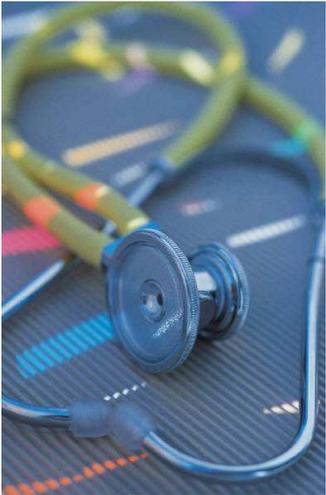
Medicare

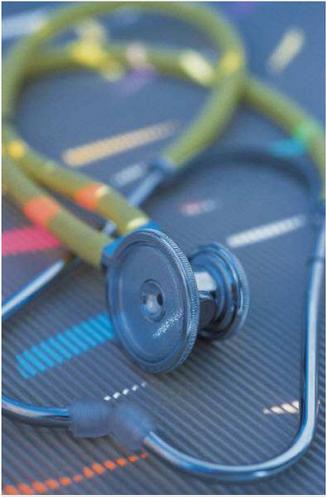


Medicare B reimbursements

Change in reimbursement process

- Medicare premiums paid directly to retiree's bank account
- No longer applied against ASHI contributions deducted from monthly pension
 - Pension payments now reflect the true cost of your ASHI contributions
 - Changes in pension amounts only in July or if there are changes to coverage level or plan
 - e.g., from “Family” to “Retiree and one family member”
 - Timely reimbursement of correct premiums instead of offsetting which can take months if retroactive amounts are involved
- Now require updated banking information

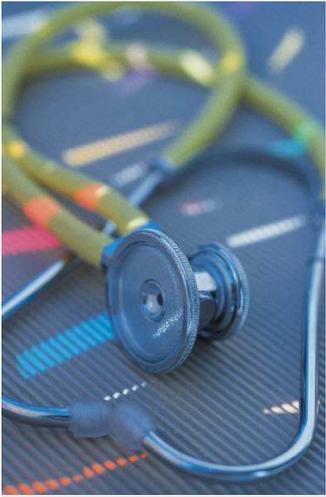




Medicare B reimbursements

Delays and difficulties experienced by retirees

- Reimbursement of Nov and Dec even for retirees whose bank accounts were in Umoja
- Entry of bank accounts in Umoja
- Update of 2016 premiums if not at the standard amount
- Responses to phone and email inquiries
- Delayed/erratic reimbursements for retirees who are re-employed
- Receipt of bank account information
 - Assumed information with UNJSPF already available



Medicare B reimbursements

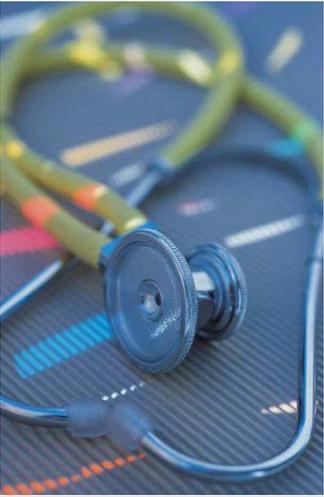
Important reminders for current Medicare retirees

- If not yet provided, submit banking information to UN
 - Ensure correct bank account numbers
 - Ensure correct routing information of your bank
 - Provide voided cheque as much as possible
- Bank account must be in retiree's name even if spouse is the one enrolled in Medicare
- Provide updated banking information if there are changes
- Provide updated mailing address to UN
- Banking information or addresses provided to UNJSPF are not shared with UN so must inform both offices

Medicare

- **US-based retirees and their spouses must enrol in Medicare Part B at age 65**
 - If enrolled in Aetna, Empire Blue Cross and HIP only
- **Enrol in Medicare B only**
- **DO NOT enrol in Medicare D**
 - UN's plans provide just as good or better coverage
- **Ignore advertisement and media hype about Medicare D (prescription drugs)**

Ignore advertising and offers for Medicare Advantage plans



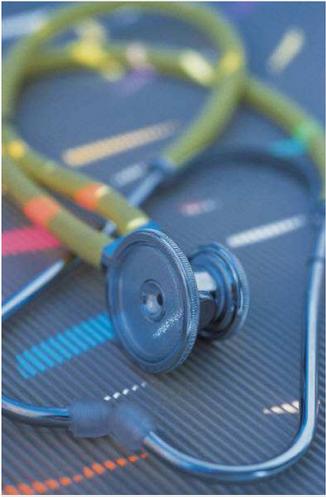
Medicare B

Existing Participants

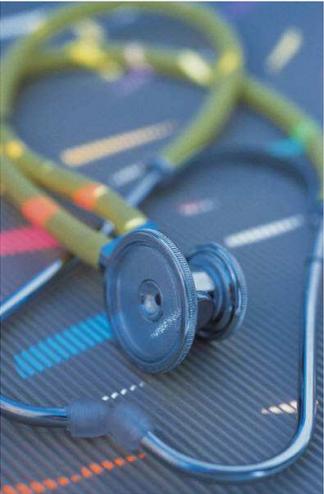
- Submit cost information from Medicare early
 - Only if your premium is not the standard amount
 - Fourth quarter of current year for following year
 - Submit once a year only unless there are adjustments mid-year
 - Responsibility to be current with your Medicare payments

New Medicare Enrollees

- Enrol if you have legally resided in the US for the past 5 years.
- US citizenship and SS benefits not required to enrol
- Enrol at any SS office before you turn 65 years
- Claims adjudication will assume you have Medicare B even if you do not enrol

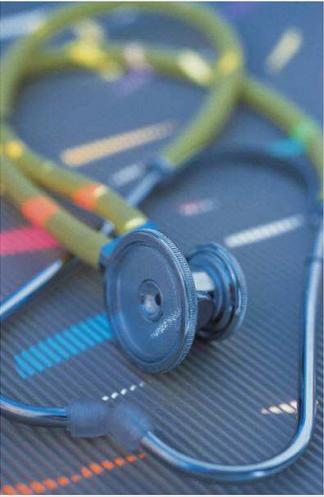


2016-2017 plan year



Overview of the past plan year

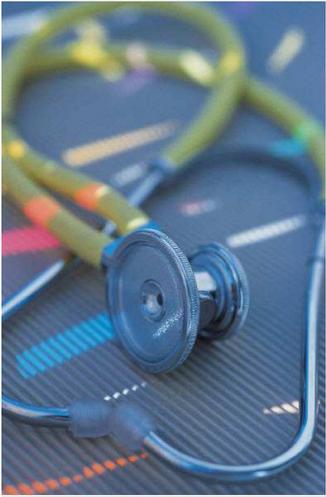
- Plans' experience has been generally favourable
 - Expenses increased but at lower rate than prior years
 - Positive impact to projected requirements for the new plan year beginning 1 July 2016
- Aetna was the exception
 - 4% increase in medical expenses
 - 16% increase in pharmacy expenses
 - Projected increase in requirements for the new plan year of about 12.62% following relative stability over the past two years

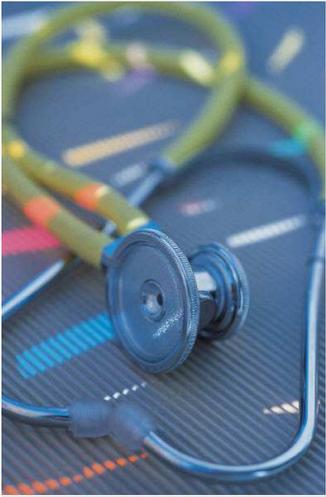


Insurance Renewal 2015

Premiums for 1 July 2016 – 30 June 2017

- Empire Blue Cross 1.50 % increase
- HIP 1.80 % increase
- Cigna dental no change
- UN Worldwide 0.60% increase
(formerly known as Vanbreda)





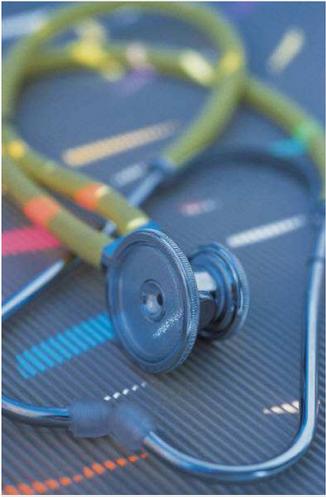
Insurance Renewal 2015

- Aetna premiums will increase by 4.65% only
- No premium holiday declared for 2016-2017
- Benefit changes effective 1 July 2016
 - **Branded prescription drugs** co-insurance will increase to 25% with a maximum of \$30 per 30-day prescription
 - *Generics remain at 20% up to a maximum of \$20*
 - **Emergency room co-pay** will increase from \$50 to \$75 but will be waived if it results in an admission

Aligns with co-pay/co-insurance under the Empire Blue Cross plan

Insurance Renewal 2015

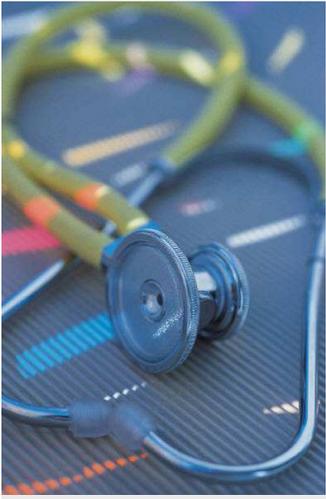
- Benefit changes effective 1 July 2016 (Aetna)
 - **Annual out-of-pocket maximum** will increase from \$1,250 to \$1,500 per person or from \$3,750 to \$4,500 per family when using out-of-network providers in the US
 - *Out-of-pocket maximum must be met before the plan will reimburse at a higher percentage*
 - *Deductible remains \$250 per person/\$750 per family*



Insurance Renewal 2015

How to minimize the impact of the benefit changes

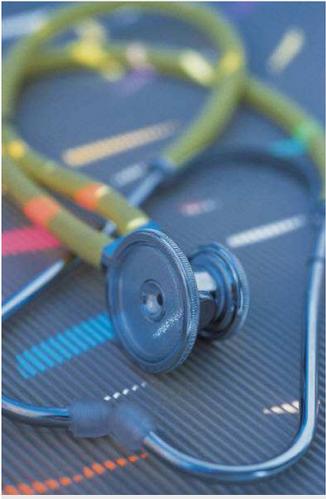
- Use of generic drugs whenever possible
- Greater use of urgent care facilities for non-serious medical issues
 - MedRite Urgent Care
 - CityMD
- Use of in-network providers



Insurance benefits

Telemedicine under the Aetna and Empire Blue Cross plans

- **Teladoc** (Aetna) effective 1 July 2016
- **LiveHealth Online** (Empire) currently available
- Live video consultations with a US-based certified doctor 24/7 using smartphone, tablet or computer to discuss non-emergency health issues from home, work or wherever one may be with internet access
- Pay same \$15 co-pay for primary care provider
- Sign up for these services by going to Aetna or Empire's websites

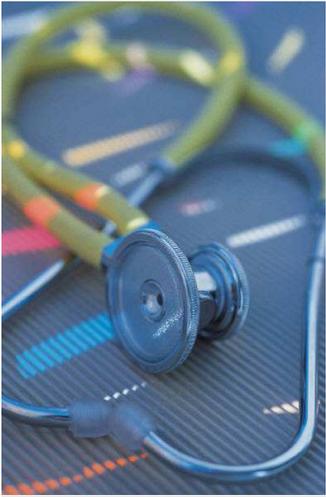


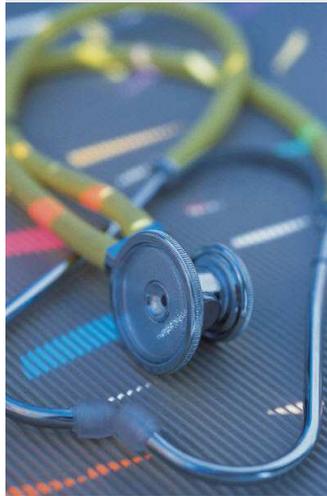
Insurance benefits



ActiveHealth benefits included in the Aetna and Empire Blue Cross plans

- **Nurse Care Programme** for management of chronic conditions
 - Personal health coach (US-registered nurses)
 - One-on-one education and support
 - Regular calls arranged at your convenience
 - Information by mail
 - 40 chronic conditions like hypertension, diabetes, asthma, COPD, osteoporosis, chronic hepatitis B or C, Crohn's disease, migraines, cancer
- **24 hour informed health line (800-556-1555)**
 - Access to registered nurses
 - Audio library



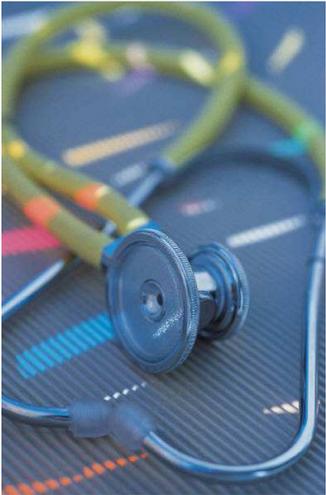


UN ASHI programme

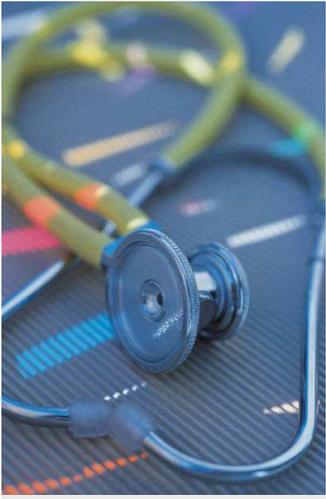
- ASHI is same plan you had as an active staff
- Plan changes for ASHI participants
 - Allowed once every two years in the US
- Enrol in US plan if you seek care in the US
- Self-insured programme
 - Member behaviour/choices influence premiums
 - Insurance companies have no incentive to deny coverage
- Carriers paid fees of 3% to 4% of plan cost
 - Administrative services
 - Provider networks and expert services

Cost Containment

- **All plan participants are responsible for using benefits wisely**
 - Use in-network providers
 - Research and understanding costs prior to treatments
 - Consider alternative treatment facilities (stand-alone facilities vs hospitals; and urgent care centers vs emergency rooms)
 - Secure prior approval when required
 - Use of generic drugs whenever possible
 - Compare cost of mail order drugs to cost of retail drugs

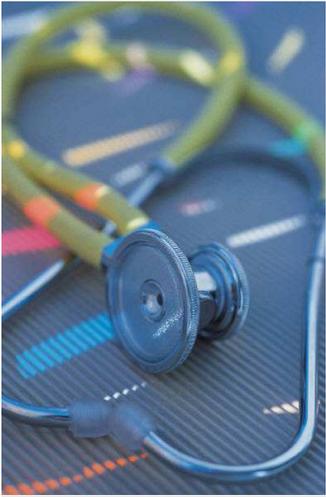


Other reminders



Reminder!

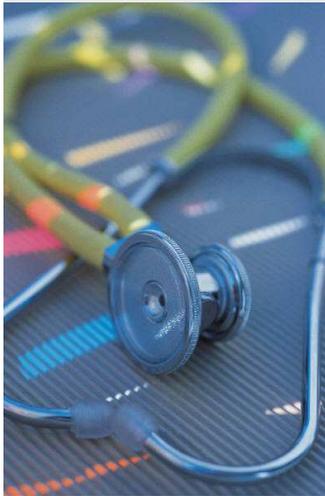
Re-employment at the UN



- Eligibility to ASHI ceases when a former staff member re-enters UNJSPF as a participant following re-employment



- Must re-enrol and contribute as active staff
 - Implications for Medicare
- Upon separation, must re-enrol to activate ASHI
 - No automatic reinstatement



UN Health and Life Insurance website

WWW.UN.ORG/INSURANCE

- Visit our website on a regular basis for information



The screenshot shows the United Nations Health and Life Insurance website. At the top is the United Nations logo and the text "United Nations Health and Life Insurance Section". Below this is a navigation menu with links: Home, Circulars/MPDs, Forms, Plans, Calculators, Frequently Asked Questions, and Terminology. A search bar is located on the right side of the menu.

On the left side, there are several sections:

- Active Staff**:
 - Add/remove a dependant
 - Change of address
 - Compare US plans
 - File a claim
 - New to the UN
 - Request a new ID card
- Retirees/Survivors**:
 - Medicare Part B
 - ASHI eligibility
 - Change of address for retirees
 - Retirees change of coverage
 - Retiring while spouse is active
- HR Officers**
- Life Events**
- Manage Your Health**

At the bottom left is a **Contact us** section:

Active staff email: insurance-unhq@un.org
Retiree email: ashi@un.org
All emails are tracked via iNeed and responses are sent from ids@un.org.
Client service hours:
Mondays to Fridays: 1:00 pm - 4:00 pm
Wednesdays: 9:30 am - 4:00 pm
FF-300 (3rd floor)

The main content area features a large image of an elderly couple dancing, with a man playing a saxophone. Below the image is the text: "ActiveHealth helped Stephen".

Below the image is a section titled **REIMBURSEMENT OF MEDICARE PART B PREMIUMS**. The text reads: "To ASHI retirees enrolled in Medicare Part B who have NOT received reimbursements since October 2015:"

Below this is a section titled **Manage your health: January**. The text reads: "Manage Your Health Cervical Cancer Awareness! How does cervical cancer grow? Are you aware of the preventative measures against cervical cancer? Did you know that Pap tests can help spot cervical changes early? Talk to your doctor, Schedule your Pelvic exam and Pap test today. Take Control... Go For It!"

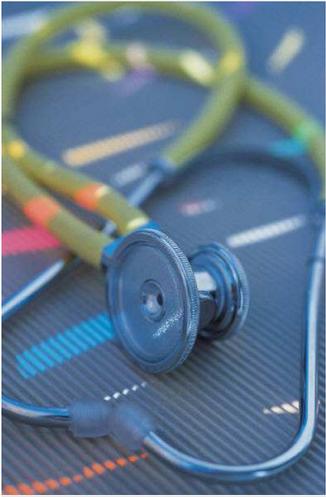
Below this is a section titled **IMPORTANT REMINDER TO ALL STAFF MEMBERS ENROLLED IN THE UN EMPIRE BLUE CROSS PPO PLAN**. The text reads: "To all members enrolled in the UN Empire Blue Cross Blue Shield PPO plan Please be reminded that your Empire Blue Cross ID number has changed effective 1 January 2016. Please read the attached information on the new ID number format and some reminders in accessing care. You should have received your new cards at this time. If you have not yet received your new card/s, you may print temporary cards on the empireblue.com member portal or the Empire mobile app that you can download free from the App Store or Google Play."

Below this is a section titled **Medicare Part B Premium Reimbursement in December 2015**. The text reads: "To the attention of United Nations ASHI participants in receipt of Medicare Part B reimbursement:"

At the bottom of the main content area is a section titled **IMPORTANT REMINDER: TERMINATION OF UN HEALTH INSURANCE COVERAGE FOR CHILDREN AGE 25 BY 31 DECEMBER 2015**

On the right side, there is a **FAQ of the day** section with the question "How can I file a claim?". The text reads: "Claims for reimbursement must always be submitted directly to the insurance carrier no later than two years from the date the medical expense was incurred. If a claim is denied in whole or in part, the subscriber has the right to appeal the decision by submitting a written request for review by the insurance carrier. In the event of a claim..."

Below the FAQ section is a **Poll** section with the question "How does the new website compare?". The results are: "Prefer this version" (57%), "Prefer the previous version" (14%), and "Don't see the difference" (29%). Total votes: 7. There is a link for "Older polls".



www.un.org/insurance