# Annual Meeting Association of Former International Civil Servants (AFICS)

**UN Health Insurance Programme** 



# Agenda

Renewal Process

Benefit and Premium changes for 1 July 2024 – 30 June 2025 plan year

How to contact HLIS



## **Renewal Process**

- Four self-insured plans under purview of HLIC:
  - ✓ Aetna PPO/POS (US based)
  - ✓ Anthem (formerly known as Empire Blue Cross) PPO (US based)
  - Cigna Dental PPO (US based), and
  - UN Worldwide Plan (International)
- One fully insured plan
  - ✓ HIP Health Plan of New York



### **Renewal Process**

- Benefits and premium changes recommended based on:
  - ✓ Suggestions from Third-Party Administrators (TPAs)

✓ Aetna: 12.4% Anthem: 14.87%

✓ Cigna Dental: 4.53% Cigna Worldwide Plan: 6.14%

- ✓ Historic plan claims experience
  - ✓ UN Group specific claims experience has been considerably better than other plans administered by the TPAs
- Projected medical trends
- Level of relevant year end reserve balances
- Impact of initiatives like required enrolment in Medicare Part B
  - Claims paid under the US-based plans are lower than they would be otherwise as Medicare pays 80% of Medicare approved out-of-hospital expenses such as doctor visits, lab tests, etc.
  - ✓ TPAs recently estimated annual reductions in claims experience of about \$25 million attributable to Medicare Part B coverage



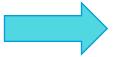
## What will change effective 1 July 2024?





- 1,00 per cent premium increase
- Introduction of 3D mammography benefit





- 9.00 per cent premium increase
- Increase emergency room copay from 75 USD to 100 USD
- Reduce out-of-network (OON) reimbursements from 275% to 200% of Medicare for all services except behavioral health and physical therapy.
- Reduce OON Physical Therapy reimbursements from 200% to 175% of Medicare with the additional requirement for periodic reviews of medical necessity by Anthem.





- No premium change
- No benefit changes



## What will change effective 1 July 2024?





- 13.57 per cent premium increase
- No benefit changes







#### No premium change

- Increase the maximum number of covered fertility treatment attempts from three to six.
- Increase the coverage for immunizations from 80% + MMBP (resulting in 96%) to 100%.
- Waive the 5,000 USD ceiling for palliative care.
- Waive the requirement of 12 months participation in the UN WWP for corrective glasses and lenses.



## **How to contact HLIS**

#### How can you contact us?

Walk-in client service:

✓ Tuesdays
 ✓ Thursdays
 9:00 am - 12:30 pm
 12:00 pm - 3:30 pm

• Website: <u>www.un.org/insurance</u>

• Email: <u>ashi@un.org</u>

Phone: 917-367-9727

✓ Monday – Friday 9:00 am – 4:00 pm

#### How can we contact you?

- Ensure that your contact details mailing and your personal email address - are current:
  - ✓ Notify the Health and Life Insurance Section in writing in case of change
  - Pension Fund will not notify the Health and Life
     Insurance Section



# Q&A



