

# **Annual Meeting**

## **Association of Former International Civil Servants (AFICS)**

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**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

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- 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

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- 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?

The Aetna logo, featuring the word "aetna" in a purple, lowercase, sans-serif font with a small "SM" trademark symbol.

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

The Anthem logo, featuring the word "Anthem" in a blue, serif font, followed by a blue cross icon and a blue shield icon containing a caduceus.

- **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.

The Cigna Dental logo, featuring a blue square icon with a white tree-like symbol, followed by the words "CIGNA" and "Dental" in a blue, sans-serif font.

- **No premium change**
- No benefit changes

# What will change effective 1 July 2024?



- **13.57 per cent premium increase**
- No benefit changes

## UN Worldwide Plan



- **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

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## How can you contact us?

- Walk-in client service:
  - ✓ **Tuesdays** 9:00 am – 12:30 pm
  - ✓ **Thursdays** 12:00 pm – 3:30 pm
- Website: [www.un.org/insurance](http://www.un.org/insurance)
- Email: [ashi@un.org](mailto:ashi@un.org)
- 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

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