

# Annual Meeting

Association of Former International Civil Servants (AFICS)

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## UN Health Insurance Programme

# **Agenda**

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- **Introduction**
- **Roles & responsibilities**
- **Insurance plan benefit changes in 2021**
- **Service updates**
- **After-Service Health Insurance (ASHI) - Overview**
- **Medicare Part B**
- **Re-employment at the UN**
- **Contact information**

# Introduction

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**United Nations**  
Health & Life Insurance Section



**Ms. Elma Witherspoon, Benefits Officer**  
**Ms. Julie Borre, Communications Officer**

# Roles & responsibilities

## United Nations



- UNHQ-administered health insurance plans are self-funded, hence UN acts as insurer of the plans
- Decides on the benefits of the UN health insurance plans
- Determines who is covered under the UN health insurance plans
- Defines the administrative services the Third-Party Administrators should offer

## UN HLIS



- Provides comprehensive health and life insurance plans to all plan participants
- Provides eligibility files to Third-Party Administrators (TPAs)
- Reviews the adequacy of the UNHQ-administered health insurance plans
- Provides policy and technical support to HR Partners

# Roles & responsibilities

## Plan Participants



- Fund portion of the UN health insurance plans - General Assembly cost sharing mandate:
- US-based - 33% (plan participants), 67% (Member States)
- WWP – 50% (plan participants), 50% (Member States)
- Understand the benefits of the UN health insurance plan they are enrolled in
- Help keeping the UN health insurance plans sustainable, e.g. by visiting in-network providers, refusing fraud, waste and abuse and becoming knowledgeable health consumers

## Third-Party Administrators



- Process claims by following and applying the plan rules
- Respond to inquiries from plan participants
- Provide a medical network of health care providers that offer both physical and virtual consultations
- Conduct fraud, waste and abuse investigation to protect the UN health insurance plans

# What will change effective 1 July 2021?



- **No premium changes**
- Introduction of telephone and video consultations with in-network and out-of-network service providers



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



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

# What will change effective 1 July 2021?



- **No premium changes**
- Introduction of telephone and video consultations with in-network and out-of-network service providers
- New coverage for smoking cessation

# Latest service updates from TPAs

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- **Aetna introduced RX prior authorization on May 7<sup>th</sup>** to keep members informed when a pharmacy prior authorization is submitted by your doctor and when an authorization is approved or denied.
- **Empire Blue Cross** will introduce 2 new programmes on **July 1<sup>st</sup>**:
  - ✓ **ConditionCare** - help participants manage their chronic conditions and healthcare costs
  - ✓ **Empire Health Guide** – provide personalized guidance through smart engagement technology
- **Cigna Dental** offers virtual care. Log on to your myCigna.com account and follow the prompts to the virtual care portal.
- **UN WWP's TPA** can be contacted completely free of charge – no matter where in the world you are:
  - Call via commercial Skype (not Skype for Business) on “Cigna Health Benefits”:
  - Use the call back feature on Cigna’s member pages under header ‘Contact’



# After Service Health Insurance (ASHI) – Overview

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- ASHI is the same plan you had as an active staff
- Eligibility to change plans for ASHI participants - once every two years
- Enroll in one of the US based plans if you seek care in the US
- Self-insured programme:
  - ✓ Member behaviour/choices influence premiums
  - ✓ Third Party Administrators have no incentive to deny coverage

# Medicare **Part B**

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## Who should apply?

- All US-based ASHI retirees and their spouses must enroll in Medicare Part B at age 65
- Only applicable for plan participants of Aetna, Empire Blue Cross and HIP
- Enrol if you have legally resided in the US for the past 5 years.
- US citizenship and SS benefits are 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

## What Medicare should I select?

- Only Medicare Part B monthly premiums are reimbursed
- DO NOT enroll in Medicare D
- UN's plans provide just as good or better coverage
- Ignore advertisement and media hype about Medicare Advantage plans or Medicare Part D (prescription drugs)

## How can I get my premium reimbursed?

- Medicare premium reimbursements are made directly to your bank account
- Medicare premiums are no longer applied against ASHI contributions deducted from monthly pension
- Pension payments reflect the true cost of your ASHI contributions
- Pension amounts change 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
- HLIS requires the updated banking information

# Re-employment at the UN

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- Eligibility to ASHI ceases when a former staff member re-enters UNJSPF as a participant following re-employment
- Must re-enrol in UNHQ administered health insurance programme and contribute as active staff
- Upon separation, must re-enrol in ASHI - No automatic reinstatement

# Contact information

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## How can you contact us?

Contact Health and Life Insurance Section:

- Website: [www.un.org/insurance](http://www.un.org/insurance)
- Email: [ashi@un.org](mailto:ashi@un.org)
- Phone: 917-367-9727

**Mondays, Wednesdays and Fridays**  
9:00 am – 12:00 pm

**Tuesdays and Thursdays**  
10:00 am – 12:00 pm  
2:00 pm – 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
- Pension Fund will not notify the Health and Life Insurance Section