

Annual Meeting

Association of Former International Civil Servants (AFICS)

UN Health Insurance Programme

Agenda

- Roles & responsibilities
- Insurance plan benefit changes in 2022
- Update on the SG report on managing ASHI (A/76/373)
- Service updates
- After-Service Health Insurance (ASHI) - Overview
- Medicare Part B
- Re-employment at the UN
- Contact information

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



- Administers 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 keep the UN health insurance plans sustainable, e.g. by visiting in-network providers, fighting 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 2022?



- **No premium changes**
- Patient co-insurance for OON outpatient BH/SA benefits counts towards the annual out-of-pocket limits



- **2.00 per cent premium increase**
- Introduction of behavioural health services at Residential Treatment Centers
- Introduction of Talkiatry, offering online psychiatric care



- **No premium changes**
- Class I services no longer apply to the annual maximum (for in-network dentists only)
- Introduction of coverage for composite fillings on posterior teeth without application of the alternate benefit provision

What will change effective 1 July 2022?



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



- **1.00 per cent premium increase**
- Introduction of coverage for palliative/hospice care
- Inclusion of Monaco, Liechtenstein, and San Marino in rate group 3

Update on the SG report on managing ASHI (A/76/373)

- **Pay-as-you-go funding if recruited before 1 January 2023. Pay-as-you-accrue funding if recruited from 1 January 2023.**
 - To be achieved through a payroll charge of 6 per cent of staff costs, with a review of the rate every three years
- **Implement mechanism that associates ASHI premiums paid and the staff member's period of service**
 - Retiree contributions based on a minimum of 25 years of service in the United Nations system.
- **No decision on ASHI funding**
 - 5th Committee did not obtain consensus on a draft resolution on this matter and decided to take no action.
- **No mandate to present another report to the General Assembly**
 - The Secretary-General shall continue to search for a solution to this important issue, including exploring all avenues to further the dialogue on the topic.

Latest service updates

- **On 1 January 2023, theoretic pensions will be introduced in the calculation of ASHI premium**
 - Premium contribution of all retirees hired after 1 July 2007 will be based on the higher of:
 - ✓ all periodic benefits, or
 - ✓ the theoretical periodic benefit that would have been payable on the staff member's account under the Regulations of UNJSPF had the staff member completed 25 years of contributory service.
- **UN WWP introduces Automated Call Back functionality –**
 - ✓ Plan members can receive a call from a representative of Cigna IGO by requesting a call back.
 - ✓ Call back functionality can be initiated via Cigna website - www.cignahealthbenefits.com – and via Cigna Mobile Health Benefits App. The feature is found under header 'Contact'
- **Medicare enrolment extension granted through 30 December 2022 for the 2022 General Enrollment Period**
 - ✓ If you were unable to enroll or disenroll in Medicare because you could not reach the Medicare office by phone after 1 January 2022, you will be granted additional time, through 30 December 2022. For more information, call 1-800-772-1213 or use Medicare Office Locator to find the number for a local office.

After Service Health Insurance (ASHI) – Overview



- ASHI provides the same coverage 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
- Upon retirement, if married to a UN staff member, the spouse remaining in active service must become the Subscriber
- Self-insured programme:
 - ✓ Member behaviour/choices influence premiums
 - ✓ Third Party Administrators have no incentive to deny coverage

Medicare Part B

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 SSA office up to 3 months before you turn 65 years
- Claims adjudication will assume you have Medicare Part B even if you do not enrol

What Medicare should I select?

- Only Medicare Part B monthly premiums are reimbursed
- DO NOT enrol in Medicare Part 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
- Since 2015, Medicare premiums are no longer applied against ASHI contributions deducted from monthly pension
- UNSJPF pension statements reflect the true cost of your ASHI contributions
- Premium contributions change only in July or if there are changes to coverage level or plan, e.g., from "Family" to "Retiree and one family member"
- HLIS requires the updated banking information

Re-employment at the UN



- Eligibility to ASHI ceases when a former staff member re-enters UNJSPF
- 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

How can you contact us?

Contact Health and Life Insurance Section:

- Website: www.un.org/insurance
- Email: ashi@un.org
- Phone: 917-367-9727

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