

Information on changes to benefits and rates

The Health and Life Insurance Section (HLIS) is concluding arrangements to send its annual mailings informing retirees about changes to benefits and rates for the 1 July 2019 – 30 June 2020 plan year.

Letters will be mailed to all retirees informing them that except for Cigna Dental, the premium rates for all UN Headquarters-administered health insurance plans have increased on 1 July 2019 in order to produce the funding necessary to meet expected claims and third-party administrator costs over the forthcoming 12-month period and to ensure that funding is set at levels required to sustain each plans going forward. Premium increases are:

- Aetna PPO/POS: increase of 7.61 per cent;
- Empire Blue Cross PPO: increase of 5.00 per cent;
- HIP Health Plan of New York: increase of 10.74 per cent;
- UN Worldwide: increase of 3.30 per cent

The following plan changes went into effect on 1 July 2019 under the Aetna PPO/POS plan:

- Introduction of the coverage for autism benefits and Applied Behavioural Analysis (ABA) under the Aetna plan;
- Elimination of coverage of non-emergency treatments in the Emergency Room. This will align the Aetna PPO plan with the Empire Blue Cross PPO plan and current market standards;
- Reduction in the average amount paid to non-participating doctors for out-of-network services. This will align the Aetna PPO plan with the Empire Blue Cross PPO plan and current market standards;
- Change in pharmacy benefits to Aetna Standard Formulary benefits. In most cases your generic, preferred brand, and non-preferred brand will still be covered but in some instances a drug that does not provide any clinical superiority and/or has a less costly alternative may be moved to a different coverage tier or removed from the formulary list altogether. Some key benefits to this change include greater focus on quality clinical coverage with drugs proven to be safe and effective, coverage that's easy to understand, and added safety pharmacy alerts to prevent misuse, abuse and contraindication with other medications.

The following changes will go into effect on 1 July 2019 under the UN Worldwide Plan:

- Coverage for In Vitro Fertilisation is included under the ceiling of fertility treatments, with a maximum of 3 attempts per lifetime.

If you need additional information, please refer to the 1 July 2019 insurance information circular (ST/IC/2019/14) which is posted on the insurance website at www.un.org/insurance.