

**Frequently Asked Questions for UN staff
on Medical Insurance, in connection with the Novel Coronavirus
(COVID-19) outbreak
Release rA as of 17 March 2020**

The purpose of the present FAQs is to provide information to UN staff on medical insurance related questions. The document is broken down in three sections as follows:

Section A: UN USA based active staff members and USA based individuals with ASHI;

Section B: Field International active staff members and Field International individuals with ASHI; and

Section C: Field local active staff members (MIP) and Field local individual with ASHI (MIP).

FAQs for each of the three separate categories are included in each of the section below.

Section A:

- *UN USA based active staff members*
- *USA based ASHI*

1. Question: If I get sick with COVID-19, will my doctor visits be covered?

Answer:

Visits to a physician will be covered in accordance with your plan of benefits.

2. Question: Will US-based Third-party Administrators (Aetna, Empire) cover COVID-19 testing?

Answer:

Both, Aetna and Empire cover COVID-19 testing. It should be noted that co-pays are waived for all diagnostic testing related to COVID-19.

3. Do UN US plans provide online consultations?

Answer:

Yes, both, Aetna, Empire and Cigna provide online consultations that enable insureds to connect with a licensed doctor, by phone, video or mobile.

This service is highly advised for COVID-19 as it reserves healthcare facilities for seriously ill patients. A doctor can provide advice and if necessary, a prescription.

Each insurance carrier has its own online platform:

- Aetna: Teladoc, and
- Empire: LiveHealth Online

In order to use the benefit of online consultations one must enrol by going to the website of respective insurance carriers. There is no additional cost in enrolling for this benefit.

Additional information relating to the benefit of online consultations can be found at:

a. Aetna Teladoc

UN HLIS Insurance Website - Plans/ Insurance Plans/Aetna/Aetna Open Choice PPO/POS II/Summary of Benefits/Aetna Plan Description/Aetna Open Choice PPO/POS II summary of benefits - **Telemedicine** - Excerpt from ST/IC 2019/14 Page 33

<https://www.un.org/insurance/sites/www.un.org.insurance/files/Circulars/ST-IC-2019-14.pdf#page=31>

b. Empire Blue Cross - (LiveHealth Online)

UN HLIS Insurance Website - Plans/ Insurance Plans/Empire Blue Cross/EmpireBlue Cross PPO/Summary of Benefits/Member Plan Description/Empire Blue Cross PPO summary of benefits - **Telemedicine (LiveHealth Online covered in-network only)** - Excerpt from ST/IC 2019/14 Page 27

<https://www.un.org/insurance/sites/www.un.org.insurance/files/Circulars/ST-IC-2019-14.pdf#page=25>

Section B:

- *Field International active staff members*
- *Field International ASHI*

4. Question: If I get sick with COVID-19, will my doctor visits be covered?

Answer:

Visits to a physician will be covered in accordance with the Worldwide plan of benefits.

5. Will Cigna International cover COVID-19 testing for Worldwide plan (WWP)?

Answer: Like all diagnostic tests, COVID-19 testing will be covered if:

- ✓ Prescribed by a qualified and registered medical doctor;
- ✓ Medically necessary, and
- ✓ As per policy stipulations for the WWP.

6. Will Cigna cover COVID-19 related quarantine?

Answer:

Quarantine can be recommended for the following two reasons:

(i) for prevention:

- applies to people that may or may not have been diagnosed with COVID-19 but do not show symptoms and are being quarantined for preventive measures. This is not medical care and therefore not covered.

(ii) for isolation:

- applies to people that show symptoms and need to be diagnosed and/or treated. These patients are being hospitalised in isolation or in a single room in order not to contaminate others. This is medical care and therefore covered.

7. Does Cigna WWP provide online consultations?

Answer:

Yes, Cigna WWP provides online consultations through Global Telehealth that enables insureds to connect with a licensed doctor, by phone, video or mobile.

This service is highly advised for COVID-19 and reserves healthcare facilities for seriously ill patients. A doctor can provide advice and if necessary, a prescription.

In order to use the benefit of online consultations one must enrol by going to Cigna's website (Cigna.com). There is no additional cost in enrolling for this benefit.

Additional information relating to the benefit of online consultations though Global Telehealth can be found at:

Cigna - Global Telehealth

UN HLIS Insurance Website - Plans/ Insurance Plans/Medical/Dental (International-Non-US)

The UN Worldwide Health Insurance Plan/Summary of Benefits/The UN Worldwide Plan - Plan benefits summary – **Global Telehealth** - Excerpt from ST/IC 2019/14 Page 53

<https://www.un.org/insurance/sites/www.un.org.insurance/files/Circulars/ST-IC-2019-14.pdf#page=50>

Section C:

- *Field local active staff members (MIP)*
- *Field local ASHI (MIP)*

8. Question: If I get sick with COVID-19, will my doctor visits be covered?

Answer:

Visits to a physician will be covered in accordance with the MIP plan of benefits.

9. Will Cigna cover COVID-19 testing for staff with MIP coverage?

Answer: Like all diagnostic tests, COVID-19 testing will be covered if:

- ✓ Prescribed by a qualified and registered medical doctor;
- ✓ Medically necessary, and
- ✓ As per policy stipulations for the MIP.

10. Will Cigna cover COVID-19 related quarantine?

Answer:

Quarantine can be recommended for the following two reasons:

(i) for prevention:

- applies to people that may or may not have been diagnosed with COVID-19 but do not show symptoms and are being quarantined for preventive measures. This is not medical care and therefore not covered.

(ii) for isolation:

- applies to people that show symptoms and need to be diagnosed and/or treated. These patients are being hospitalised in isolation or in a single room in order not to contaminate others. This is medical care and therefore covered.

11. Does Cigna MIP provide online consultations?

Answer:

At this time, online medical consultation is not included in the benefits under MIP.