

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

What is new in this version:

We suggest that all active staff members and retirees read this document which provides important information regarding enhanced access to doctors via telehealth applications, telephone or video calls, depending on the insurance plan. An important improvement relates to the possibility of accessing services of psychologists and psychotherapists remotely, with the specific modality depending on the type of insurance plan.

The Q&A is organized into three sections:

- **UN Active local staff members** and their eligible dependents enrolled in the Medical Insurance Plan (MIP) administered by Cigna International AND **UN Retired local staff members** and their eligible dependents enrolled in the Medical Insurance Plan (MIP) administered by Cigna International – ASHI
- **UN Active staff members** and their **eligible dependents enrolled in Worldwide Plan** (WWP) administered by Cigna International AND **UN Retirees** and their eligible dependents enrolled in Worldwide Plan (WWP) administered by Cigna International - ASHI
- **UN Active staff members** and their eligible dependents enrolled in **USA based Health Insurance Plans** AND **UN Retirees** and their eligible dependents enrolled in USA based Health Insurance Plans - ASHI

Depending on their specific situation, staff members and retirees are invited to please refer to the corresponding one of the three sections below.

1. UN Active local staff members and their eligible dependents enrolled in the Medical Insurance Plan (MIP) administered by Cigna International AND UN Retired local staff members and their eligible dependents enrolled in the Medical Insurance Plan (MIP) administered by Cigna International - ASHI

1.1. Question: Will my doctor visits be covered if I get sick with COVID-19?

Answer:

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

1.2. Does Third-party Administrator (Cigna International) cover COVID-19 testing for the United Nations Medical Insurance Plan (UN MIP)?

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 UN MIP.

Cost-sharing for COVID-19 testing is being waived.

1.3. Does Third-party Administrator (Cigna International) cover COVID-19 related quarantine for UN MIP?

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.**

1.4. Does Third-party Administrator (Cigna International) provide online consultations for plan members in UN MIP?

Answer:

Yes, effective April 2020, [Cigna Global Telehealth](#) is provided to all staff members, retirees and their eligible dependants covered under the MIP. Global Telehealth enables insureds to connect with a licensed doctor, by phone, video or mobile.

This service is highly advised at the time of the ongoing pandemic and a doctor can provide advice and if necessary, a prescription.

In order to use the benefit of online consultations one must install the [Cigna Wellbeing application](#) and log in with its Cigna personal reference number. There is no additional cost in enrolling for this benefit nor for the consultation.

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

[Cigna MIP – Cigna Global Telehealth](#)

We encourage you to take control of your health and well-being, and access the [Cigna Global Telehealth](#) service. This option is available by video or telephone. It gives you access to medical support and advice whenever you need it and it has a multilingual component.

The dedicated Cigna mailbox for UN MIP is UN.MIP@cigna.com and phone numbers are located on the personal Cigna ID card.

In addition to the Cigna Global Telehealth service, the UN MIP also covers telephonic and video consultations with licensed doctors within your regional area of care during this pandemic. These consultations are covered under the UN MIP, in accordance with the plan stipulations, therefore, Cigna will require an **invoice** and **payment receipt** with your claim.

Important note: the telephonic and video consultations are only covered for doctors within the designated regional area of care.

1.5. Does Third-party Administrator (Cigna International) provide telehealth for mental health services?

Answer:

Consultations with psychiatrists are included in telehealth for the UN Medical Insurance Plan (UN MIP).

To ensure access to mental care, the UN MIP now also covers telephonic and video consultations with psychologists and psychotherapists within your regional area of care. This will allow MIP members to keep monitoring their mental health. All consultations with psychologists and psychotherapists under the UN MIP are covered in accordance with the plan benefits, therefore, Cigna will require an **invoice**, **payment receipt** and **medical prescription** with your claim.

Important note: the telephonic and video consultations are only covered for psychologists and psychotherapists within the designated regional area of care.

Please note that the telehealth online platform is not available for consultations with psychologists or psychotherapists under the UN MIP. As explained above, any consultation with these types of professionals is available through a telephone or video call to be arranged between the member and the provider.

1.6. Does Third-party Administrator (Cigna International) cover UN MIP plan members outside their duty station?

Answer:

Yes, UN MIP plan members are covered outside their duty stations. However, if UN MIP members seek medical care outside the country of their duty station, reimbursement will be limited to the reasonable and customary expenses applicable to the country of their

duty station. This may result in members being responsible for a high copayment. In addition, MIP members will also have to pay the provider first and claim reimbursement with Cigna afterwards.

1.7. Can UN MIP plan members submit claims online?

Answer:

Yes, effective 6 April 2020, all UN MIP plan members can submit reimbursement claims online.

2. UN Active staff members and their eligible dependents enrolled in Worldwide Plan (WWP) administered by Cigna International AND UN Retirees and their eligible dependents enrolled in Worldwide Plan (WWP) administered by Cigna International - ASHI

2.1. Question: Will my doctor visits be covered if I get sick with COVID-19?

Answer:

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

2.2. Does Third-party Administrator (Cigna International) cover COVID-19 testing for the United Nations Worldwide Plan (UN 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 UN WWP.

Important note: cost-sharing for COVID-19 testing is being waived.

2.3. Does Third-party Administrator (Cigna International) 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 it is covered.

2.4. Does Third-party Administrator (Cigna International) provide online consultations for plan members in the UN WWP?

Answer:

Yes, Cigna International provides online consultations through [Cigna Global Telehealth](#). This service enables plan members in the UN WWP to connect with a licensed doctor, by phone, video or mobile.

This service is highly advised at the time of the ongoing pandemic and a doctor can provide advice and if necessary, a prescription.

In order to use the benefit of online consultations one must install the [Cigna Wellbeing application](#) and log in with its Cigna personal reference number. There is no additional cost in enrolling for this benefit nor for the consultation.

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

[Cigna International \(UN WWP\) – Cigna Global Telehealth](#)

HLIS encourages members to take control of their health and well-being, and access the [Cigna Global Telehealth](#) service. This option is available by video or telephone. It gives members access to medical support and advice whenever they need it and it has a multilingual component.

Global Telehealth is also available through the [Cigna Wellbeing app](#). Members need to select the ‘International Organizations’ option for Plan Members or Dependents to log in.

The dedicated Cigna mailbox for UN WWP is UN.WWP@cigna.com

In addition to the Global Telehealth Platform, the UN WWP also covers telephonic and video consultations with licensed doctors during this pandemic. These consultations are covered under the UN WWP, in accordance with the plan benefits, therefore, Cigna will require an **invoice** and **payment receipt** with your claim.

2.5. Does Third-party Administrator (Cigna International) provide telehealth for mental health services?

Answer:

Consultations with psychiatrists are included in the online telehealth platform for the UN WWP.

To ensure access to mental care, the UN WWP now also covers telephonic and video consultations with psychologists and psychotherapists. This will allow WWP members to keep monitoring their mental health. All consultations with psychologists and

psychotherapists under the UN WWP are covered in accordance with the plan stipulations. Therefore, Cigna will require an **invoice, payment receipt and medical prescription** with your claim for these types of services.

Please note that the telehealth online platform is not available for consultations with psychologists or psychotherapists under the UN WWP. As explained above, any consultation with these types of professionals is available through a telephone or video call to be arranged between the member and the provider.

2.6. How do I access care if I am on official travel in the US and am covered under the UN Worldwide Plan administered by Cigna International?

Answer:

Staff members covered under the UN WWP and currently in the US on official mission status should call 1-305-908-9101 or the customer service number on the back of their ID cards. Cigna's customer service representatives will verify coverage, obtain information on their location or zip codes, and email them a list of network providers they can obtain services from.

3. Questions relevant to active staff members, retirees and their eligible dependents enrolled in USA based plans:

3.1. Question: Will my doctor visits be covered if I get sick with COVID-19?

Answer:

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

3.2. Question: Will Third-party Administrators (Aetna, Empire Blue Cross) of US-based Health Insurance Plans cover COVID-19 testing? What about HIP (EmblemHealth)

Answer:

- Both, Aetna and Empire Blue Cross cover COVID-19 testing.
- HIP (EmblemHealth) covers cost-sharing as required by the state for testing. In addition, in-network cost-sharing for physician's office visits, urgent care visits and emergency room visits associated with testing are being waived.
- EmblemHealth will not require preauthorization for COVID-19 testing

3.3. Do USA based medical plans provide online consultations?

Answer:

Yes, all US based medical plans provide online consultations that enable insureds to connect with a licensed doctor, by phone, video or mobile.

Aetna and Empire Blue Cross have their own online platforms:

- Aetna offers an online App called “Teladoc”
- Empire Blue Cross offers an online App called LiveHealth Online

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

Please find below additional information relating to the benefit of online consultations for USA based medial plans:

3.3.1. Aetna Teladoc

Log into the Aetna website at <https://www.aetna.com/> or call 1-855-Teladoc. You can also go to teladoc.com/aetna. Before your first virtual care visit, set up your account online or on the app and then complete a brief medical history as it will help your doctor treat or advise you better.

Important note: during the ongoing pandemic, in addition to the online platform Teladoc, **Aetna also supports telemedicine (phone and video) consultations with both, In-Network and Out-of-Network providers.** Any provider may bill these consultations by using the authorized special coding to indicate that the consultation was telemedicine-based.

Out-of-Network telemedicine claims will be processed at the OON rate, applying normal out of network cost share based on the benefit plan.

For additional information, please access the **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, by clicking the link below:

<https://www.un.org/insurance/sites/www.un.org.insurance/files/Circulars/ST-IC-2019-14.pdf#page=33>

3.3.2. Empire Blue Cross LiveHealth Online

HLIS recommends that members use telehealth when possible to help prevent the spread of infection and improve access to care.

Empire's telehealth provider, [LiveHealth Online](#), is a safe and effective way for members to receive medical guidance related to COVID-19 from their homes using a smartphone, tablet or computer with a web cam.

In addition, members can download the free "Sydney Care" mobile app for a quick and easy way to evaluate symptoms. They can connect with a doctor through a Virtual Care text session right from their smartphone.

The doctor can evaluate member's symptoms, help understand whether the member is at risk for COVID-19, and let the member know whether they need to visit a local health care provider in person for COVID-19 testing.

Important note: in addition to LiveHealth Online, Empire Blue Cross plan members have, as a choice, access to

- (i) telehealth (video and audio) for both, In-Network and Out-of-Network providers, and
- (ii) telephonic consultations with In-Network-only providers through 14 June 2020.

All services will be subject to member cost share.

For additional information, please access the **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, by clicking the link below:

<https://www.un.org/insurance/sites/www.un.org.insurance/files/Circulars/ST-IC-2019-14.pdf#page=27>

3.3.3. **HIP (EmblemHealth) uses telehealth to provide coverage to its members.**

For EmblemHealth, Telehealth means: the use of electronic information and communication technologies, including via telephone, by a health care provider to deliver health care services to an insured while such insured is located at a site that is different from the site where the health care provider is located.

Please check with your provider to confirm whether they offer covered services via telehealth.

Important note: for a temporary period during the pandemic, no cost-sharing will apply to covered services that members receive from in-network providers via telehealth.

3.4. Do US based medical plans provide telehealth for mental health services?

Answer:

Yes, all US based medical plans (Aetna, Empire and HIP (EmblemHealth)) cover telehealth mental health consultations with respective in-network providers including psychologists and psychotherapists.

Additional UN Resources

The Staff Counsellor's provides psychosocial support to staff members at UNHQ and Offices away from Headquarters. In order to locate a Staff Counsellor please send an email to scolearn@un.org and to schedule a virtual appointment please send email to scohh@un.org. In addition, active and retired staff members may contact their state or municipal offices to take advantage of the medical resources available.

3.5. Do US based medical plans provide more than a 30-day supply of maintenance medication?

Answer:

Yes, all US based medical plans, namely Aetna, Empire and HIP (EmblemHealth) provide more than a 30-day supply of maintenance medication.

3.5.1. Aetna

If plan members with Aetna coverage wish to request more than a 30-day supply of medication they should request a vacation override to obtain a 90-day supply of prescriptions.

HLIS encourages plan members to talk to their doctor about changing from a 30-day supply to a 90-day supply of prescriptions.

Members can call the RX Member Services number on the back of their health plan ID card to learn more.

3.5.2. Empire Blue Cross (pharmacy benefits administered by IngenioRx)

If plan members with Empire Blue Cross coverage wish to request more than a 30-day supply of medication they should request a vacation override to obtain a 90-day supply of prescriptions.

HLIS encourages plan members to talk to their doctor about changing from a 30-day supply to a 90-day supply of prescriptions.

Members can call the Pharmacy Member Services number on the back of their health plan ID card to learn more.

3.5.3. HIP (EmblemHealth)

HIP (EmblemHealth) covers 90-day supplies for most medicines for chronic conditions. Members should ask their doctor for a 90-day prescription that can be filled at a local pharmacy, received by mail, or delivered to their door. Comprehensive, updated information is available at [EmblemHealth](#)