Annual Meeting
Association of Former International Civil Servants (AFICS)
4 June 2015

UN HEALTH INSURANCE PROGRAMME

http://www.un.org/insurance
Agenda

• Introductions
• Key Concepts
• Insurance renewal for 2015
• Cost containment
• Medicare
• Other news
• Re-employment with the UN
Introductions

• Health and Life Insurance Section
  – Mr. Mario Tuason, Chief of Section
  – Ms. Elma Witherspoon, Benefits Officer
Key Concepts

• Self-insured programme
  – Insurance companies have no incentive to deny coverage

• Carriers paid fees of 3% to 4% of plan cost
  – Administrative services
  – Provider networks and expert services

• ASHI is same plan you had as an active staff

• Plan changes for ASHI participants
  – Allowed once every two years in the US

• Enroll in US plan if you seek care in the US
Insurance Renewal 2015

Premiums for 1 July 2015 – 30 June 2016

- Aetna: 1.00% increase
- Empire Blue Cross: 5.00% increase
- HIP: 4.77% increase
- Cigna dental: no change
- UN WWP (formerly Vanbreda): 2.62% increase
Insurance Renewal 2015

Retiree ASHI contribution rates

- 0.83% increase for Aetna
- 4.17% increase for Empire Blue Cross
- 5.00% increase for HIP to improve the staff-UN cost sharing ratios mandated by the General Assembly
ASHI Contribution Rates

Review of the ASHI contribution rates

- Rationalize “burden” of ASHI costs vs pension benefit
- Move from bands of pension amounts to a “percent of pension” basis when UMOJA is implemented for ASHI
- Minimal additional increases for those with unreduced monthly pensions of over $5,200
Insurance Renewal 2015

Plan benefit changes for 2015-2016

• Cigna dental and HIP: no changes
  – REMINDER: HIP closed to new enrolment
Insurance Renewal 2015

Plan benefit changes for 2015-2016

• Aetna
  – Introduction of advanced reproductive technology, including in vitro fertilization, under the Aetna PPO/POS plan, with a $25,000 lifetime maximum for medical expenses and a $10,000 lifetime maximum for pharmacy expenses;

• Empire Blue Cross
  – Introduction of hearing aid benefit under the Empire Blue Cross PPO plan, with a limit of $750 per device per ear every three years;
  – Harmonize with Aetna plan
Insurance Renewal 2015

Plan benefit changes for 2015-2016

• UN Worldwide Plan
  – Removal of the $1,000 annual maximum cap on mental health benefits under the UN Worldwide Plan and inclusion of Major Medical Benefits Plan coverage for those benefits; however, a requirement for prior approval by Cigna’s medical consultant as of the eleventh session;
  
  – Exemption from the annual deductible of $1,200 per person and $3,600 per family for care received in the United States under the UN Worldwide Plan for tele-psychiatry services rendered by United States-based providers;
  
  – Inclusion of the European part of Turkey in rate group 1, with a daily maximum of $450 for bed and board.
Cost Containment
Cost Containment

- All plan participants are responsible to use benefits wisely
  - Use in-network providers
  - Research and understanding costs prior to treatments
  - Consider alternative treatment facilities (stand-alone facilities vs hospitals; and urgent care centers vs emergency rooms)
  - Secure prior approval when required
  - Use of generic drugs whenever possible
  - Compare cost of mail order drugs to cost of retail drugs
Health management

- Confidential health management and wellness service for Aetna and Empire participants who have chronic illnesses

- Nurse Care Program for chronic conditions
  - Great tool to answer all of your questions on illnesses and lifestyles
  - Get answers to questions you forgot to ask your doctors
  - Pay attention to letters sent by ActiveHealth
  - Engage in conversations with ActiveHealth nurses

- Website: www.myactivehealth.com/unitednations
Medicare
Medicare

- Enroll in Medicare B only
- DO NOT enroll in Medicare D.
- Ignore advertisement and media hype about Medicare D

Ignore advertising and offers for Medicare Advantage plans too!
Medicare B

Existing Participants

• Submit cost information from SSA early
  – Fourth quarter of current year for following year
  – Timely reimbursement of correct premiums

New Medicare Enrollees

• Enroll if you have legally resided in the US for the past 5 years.
• US citizenship and SSA benefits not required to enroll
• Enroll at any SSA office before you turn 65 years
• Only 20% of claims will be paid if you do not enroll
Other news
Vanbreda name changed to Cigna

- Cigna acquired Vanbreda in 2010
- Vanbreda brand name will cease by August 2015
- New cards will be issued starting February 2015
- Change in name only
- Plan will continue to be designed and priced for use outside of the US
Re-employment at the UN

- Eligibility to ASHI ceases when a former staff member re-enters UNJSPF as a participant following re-employment
- Must re-enroll and contribute as active staff
  - Change in insurance plan/carrier is possible
- Upon separation, re-enroll to activate ASHI
  - Revert to same ASHI insurance plan/carrier and coverage
New UN Health and Life Insurance website
WWW.UN.ORG/INSURANCE
Questions

www.un.org/insurance