

Personal Preparedness Training from Health and Life Insurance Perspective FAQs

Coverage

We would like to know more about the coverage under GLIP while in service and also if there is any payment made to the Staff member (who has subscribed to the GLIP while in service) at the time of retirement if a Staff member does not wish to continue with GLIP after service?

Participation in Group Life Insurance plan is voluntary for all eligible staff. A staff member may withdraw from the plan at any time. The plan provides term insurance coverage only and has no cash value at the time of withdrawal.

For more information please visit our website at www.un.org/insurance.

How can we continue (or not) the UN health and life insurance programmes participation after quitting the UN or retiring from the UN?

Health Insurance coverage is extended after retirement if the participant is eligible. Please see ST/AI/2007/3, ST/IC/2020/13 and refer to the HLIS website at www.un.org/insurance.

What does the health and life insurance cover? For example, dental, etc.

The insurance coverage for retirees is the same as for active staff members. There is no change when you retire. Only the insurance premium contribution will change. For more information, please go to our website: www.un.org/insurance.

If one retires, will they still be covered by the group life insurance for which they used to be a member (paying/paid more than 20 years)? Could they still pay for the premium? How much would be the coverage?

To be eligible for After Service Life Insurance (ASLI) you must have contributed for at least 10 years in GLI at the time of retirement. No premiums will be paid after retirement. The insurance coverage will be decreased according to the age. For more information regarding this, please be referred to our ST/IC/2002/63 posted in our website: www.un.org/insurance.

Does the post-retirement have the same coverage as Staff on job? Is the dependent covered to the age of 25, even the Staff retires and is converted to the post-retirement medical insurance?

Retired staff members covered under ASHI have the same coverage as active Staff members. Consistent with coverage while active, dependents are also covered until 25 unless they are married or employed full time. Please see [ST/IC/2020/13](#).

You mentioned medical consultations, including psychological consultations, being available through telehealth. Is physical therapy consultation (not treatment) available through telehealth, as well? I have severe neck pain and associated headaches due to working from home too long.

No, Cigna Global Telehealth provides virtual access to medical doctors (doctors of medicine) only: general practitioners and specialists.

Does Cigna cover a PCR test that is required for international business trip?

Provided that the Covid-19 test is medically necessary, it will be reimbursed in accordance with the plan rules. If you are tested only because it is a requirement by local authorities, it will not be covered under the medical plan.

Does dental insurance cover invisalign?

You can review the dental coverage by registering and reviewing the options available by logging into [myCigna.com](#).

Does Cigna cover Covid-19 tests?

Yes, if medically necessary and prescribed by a medical doctor, Covid-19 tests will be reimbursed in accordance with the plan rules.

Does Blue Cross cover PCR tests (Covid-19) required for international trips?

If medically necessary, Covid-19 tests will be reimbursed in accordance with the plan rules. If you are tested only because it is a requirement by local authorities, it will not be covered under the medical plan.

Study case scenario: Is it possible to get early retirement in a different country rather than your home country? If so, would both insurances (health and life) work in that different country after service?

With regard to the question on health and life insurance coverage, the Aetna, Empire Blue Cross and Cigna WorldWide plans have international coverage. However, the Cigna worldwide plan is specifically designed for coverage in countries other than the USA. Life insurance covers staff members irrespective of their location.

I am a G4 visa holder in the US and would like to inquire whether it is possible to get early retirement in a different country rather than your home default country? If so, does health insurance work in that third country after service?

The Aetna, Empire Blue Cross and UN Worldwide plans have international coverage. However, the Cigna worldwide plan is specifically designed for coverage in countries other than the USA. The United Nations health insurance programme requires that staff members, retirees or covered dependents residing in the United States enroll in a United States-based plan.

If I am a US citizen but have lived abroad for +20 years and never intend to go back, do I still need to enroll in Medicare Plan B? And will Medicare cover my healthcare costs in Europe (where I plan to retire)?

No. As long as your location and mailing address in Umoja are outside of the USA and you do not seek care in the USA you do not have to enroll in Medicare Part B. Medicare will not cover any costs incurred outside of the USA. The Medicare Part B FAQs are located on the HLIS website www.un.org/insurance.

Is it mandatory for a local Staff member to enroll separately in CIGNA even though the spouse is also working as a local Staff member in the UN? Can they be covered under the plan of the spouse (whose grade/level is higher)?

This is what [ST/AI/2015/3](#) says about staff member married to another staff member: In the case of a staff member married to another staff member, and both are locally recruited, they must maintain their individual coverage under the Plan. However, the insurance coverage for any child or children must be carried by the higher-salaried staff member if he or she is at least two steps higher than the other spouse; otherwise, the children may be enrolled by either staff member under his or her coverage.

Is it possible to get early retirement in a different country rather than one's home country? If so, would both insurances (health and life) work in that different country after service? Does ASHI apply?

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The Aetna, Empire Blue Cross and UN Worldwide plans have international coverage. However, the UN Worldwide plan is specifically designed for coverage in countries other than the USA. Kindly contact the HLIS at hlis@un.org for responses to your specific case.

Eligibility and Enrollment

Can Staff elect to join the Life Insurance programme at any time?

You may apply if you have at least 6 months of contract. An Evidence of insurability form must be attached with the GLI application and is subject to the insurance carrier's approval. Please see the [ST/IC/2002/63](#) posted in our website: www.un.org/insurance

Is it true that if you have 10 years of health insurance with the UN, then you will be eligible to have the opportunity to have this insurance for life?

Yes. However, you must fulfil all of the eligibility criteria. For more information, please refer to the After-service health insurance [ST/AI/2007/3](#) which can be found on the HLIS website <https://www.un.org/insurance/>

Are National Professional Officers (NPO) as UN Staff also covered by Health and Life Insurance?

NPO's are also covered under the UN Health Insurance.

Does the insurance only cover UNHQ Staff or globally?

The Health Insurance covers staff members globally.

Can internationally recruited Staff enroll for MIP instead of Cigna?

MIP is only for local recruited staff members. International staff cannot enroll in MIP.

Can a Staff enroll at the LIP even if he has been in the UN for 5 years already outside the plan? Is there an enrollment period or it is year wide?

You may apply if you have at least 6 months of contract. An Evidence of insurability form must be attached with the GLI application and is subject to the insurance carrier's approval. Please see the [ST/IC/2002/63](#) posted in our website: www.un.org/insurance.

Is Medicare B applicable to Permanent Residents as well?

Yes. Kindly review the Medicare FAQ's on the HLIS website www.un.org/insurance.

Can Staff enroll in the LIP even if they have been in the UN for 5 years already outside the plan? Is there an enrollment period or it is year wide?

Enrolment in the plan for eligible staff members who apply more than 60 days after signing the qualifying letter of appointment is conditional on the provision by the staff member at the time of application, on a special form for the purpose, of evidence of insurability satisfactory to the insurance company.

Medical Professional Networks for UN Insurance

How do we identify if medical professionals are in network or out of network for the worldwide plan?

Cigna International offers a broad network of in-network providers. Plan members have the freedom to seek care at any provider and the coverage levels will not change between in-network and out-of-network providers. However, Cigna will control the price charged by in-network providers and provide direct billing arrangements to improve the plan members' experience when they visit in-network providers. A list of in-network providers can be found on the provider search tool on the Cigna webpages (www.cignahealthbenefits.com) or on the Cigna Health Benefits application by location, specialty and provider type.

Please explain IN NETWORK and OUT OF NETWORK. Is Cigna out of -network?

In-network providers are providers with whom Cigna International has signed direct billing agreements for in-patient and/or out-patient care and with whom Cigna International has negotiated preferential rates. Out-of-network providers are providers with whom Cigna does not have any type of agreement. When visiting an out-of-network provider, the plan member has to advance the payment and claim it with Cigna afterwards.

Does the in network/out of network criterion apply to Staff members based outside the US and members of the Worldwide Plan? If so, how do we know which doctor is in network and which is not?

Cigna International offers a broad network of in-network providers. Plan members have the freedom to seek care at any provider and the coverage levels will not change between in-network and out-of-network providers. However, Cigna will control the price

charged by in-network providers and provide direct billing arrangements to improve the plan members' experience when they visit in-network providers. A list of in-network providers can be found on the provider search tool on the Cigna webpages (www.cignahealthbenefits.com) or on the Cigna Health Benefits application by location, specialty and provider type.

I understood that we have to ask the doctor to find out whether they are in the network. However, does CIGNA for example have a list of network participants for each country on dentists or other doctors?

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Where can Staff access the list of in-network service providers?

Staff members should register with the website of the respective TPA and review the in-network providers. Please visit our website for plan guidance www.un.org/insurance.

Do we have in-network providers outside the US and where can we find a respective list?

Yes. Please contact your insurance carrier to obtain a list of in-network providers.

Dependents and Beneficiaries

Is there a limit on who the Staff can include on their insurance and/or who is illegible to be part of a Staff insurance policy?

Only those dependents that are covered at the time of retirement will be eligible to be included in your ASHI coverage. Please be referred to our information circular: [ST/IC/2020/13](#) posted in our website.

What is the age requirement for dependent children to remain covered by the UN Health Insurance? Until what age is a child covered in the insurance plan of a Staff member?

The limit age for children is 25 years old. The child will be covered until the end of the year when reaches 25 proving that is not married or working full time. Please read the [ST/IC/2020/13](#).

What is the premium for life insurance? Can you buy it for your spouse? What's the maximum and what happens to the beneficiaries?

The Life insurance coverage is for eligible Staff members only. The level of coverage, and the corresponding premium, for staff members under 62 years of age who enroll in the plan is based on the Staff member's pensionable remuneration, subject to a maximum. For more information please visit our website at www.un.org/insurance.

The GLI premium is calculated based on your pensionable remuneration (PR). The % applied is 0.84 on your PR. The GLI in the UN covers only UN Staff Members. The max is 3 times your PR up to \$300,000. Please be referred to our [ST/IC/2002/63](#) posted in our website: www.un.org/insurance

Are UN Staff, as well as members of their families, covered by health insurance upon expiry of professional contract (without retirement) with the UN and, if so, for how long and to what extent?

After service coverage is based on eligibility. Kindly review [ST/AI/2007/3](#), [ST/IC/2020/13](#) and our website at www.un.org/insurance.

If my child turns 25 in September, what do I need to do during the annual insurance campaign?

You do not need to take any action during the Annual Insurance Campaign unless your child is either married or employed full time.

For CIGNA insurance, is a Staff member's contribution for family the same irrespective of family members?

No, family rate groups apply to all health insurance plans. Details can be found in Annex 1 of the latest information circular ([ST/IC/2020/13](#)).

Forms, Contact Focal Points and Information Access

My question is related to reimbursement of medical costs by health insurance provider (CIGNA). My wife has a surgery in March 2018, which was recommended by doctor due to her health conditions. After submission of claim for reimbursement of medical costs, related to that surgery, CIGNA refused to reimburse the costs of the surgery (3700 USD) in amount of 100% (as it should be for surgery) despite a medical bill that clearly indicated that the cost of the surgery was in full amount related to surgery itself. To whom I can complain about CIGNA's attitude because they ignored all my complaints submitted to them on this matter?

Cigna International can be reached by sending an email to the dedicated email address: un.wwp@cigna.com for UN Worldwide Plan members and un.mip@cigna.com for UN MIP members or by calling the dedicated number on the back of your Cigna ID card. Please note that Cigna always requires a medical report, the invoice and proof of payment. Also, prior notification for in-patient care is mandatory and a 5,000 USD deductible in the US applies. Your online settlement note should explain the reason for refusal.

If I submitted medical bills one or two months after recovery for reimbursement and it was not done because the deadline of submission has expired what should I do or who should I contact for this kind of claims?

Plan members should note that claims for reimbursement of medical services under the Aetna and Empire Blue Cross plans and the UN Worldwide Plan must be received by the administrators of the plans no later than two years from the date on which the medical expense was incurred. Claims for reimbursement of dental services under the Cigna US Dental plan must be received no later than one year from the date on which the dental expense was incurred. Claims received by the third-party administrators after the above-mentioned grace periods will not be eligible for reimbursement. For more information please visit our website at www.un.org/insurance

How can I proceed to subscribe to a life insurance policy? I couldn't find any guidance in Umoja.

You may apply if you have at least 6 months of contract. An Evidence of insurability form must be attached with the GLI application and is subject to the insurance carrier's approval. Please see [ST/AI/2002/6](#) and ST/IC/2002/63 posted in the HLIS website: www.un.org/insurance

You may also contact HLIS at hlis@un.org with specific questions.

If we want to enroll in UN life insurance, do we still email to application to hlis or through ESS?

Applying for Life insurance should be initiated through ESS within the 60 days of initial appointment then the staff member needs to send the form by email to HLIS. If applying for more than 60 days of initial appointment, an Evidence of Insurability form must be attached with the GLI application and sent by email to HLIS.

Please see [ST/AI/2002/6](#) and [ST/IC/2002/63](#) posted in the HLIS website:
www.un.org/insurance.

Do we have to register separately for the telehealth service? How do we do that in the case of the out of US-based?

If you are enrolled in UN Worldwide Plan or UN MIP, please visit this webpage:
https://www.un.org/insurance/sites/www.un.org.insurance/files/Flyers/telehealth_member_flyer.pdf.

If the status of my claim in the online portal said "closed", what can I do?

If you are a Cigna International member (UN Worldwide Plan or UN MIP), you can write to Cigna (un.wwp@cigna.com or un.mip@cigna.com) including your name and Cigna reference number and ask specific claim details if needed. The online settlement notes should be comprehensive as well.

Is there an online tool (e.g. similar to residential subsidy calculator) that allows to consider different medical insurance schemes provided through UN? I have impression that we are only offered Cigna when onboarding the UN Secretariat agencies.

Yes, you can simulate your contribution to health insurance using the simulator on our website: <https://info.undp.org/gssu/onlinetools/SalCalcInt/SalCalcInt.aspx?URLParameter=YearsinDuty:1YearsinUNCS:0HQIns:falseD>.

The simulator for health insurance does not allow one to calculate contributions for the Worldwide Plan. How can one calculate them?

If your duty station is New York, you cannot enroll in the UN Worldwide Plan as this plan is not designed for care in the US.

How does one switch to the US-based Cigna plan?

Changing in plans is only allowed during the Annual Insurance Campaign. The next Annual Insurance Campaign is scheduled for June 2021.

What is the required document to submit internally so as to have the married name recognized by the health insurance Cigna WWP?

You need to contact your HR focal point. Once your name is changed in the system, it will be sent automatically to the Insurance carrier.

I have tried reporting an insurance fraud to Cigna when a service provider charged significantly higher than agreed and their usual cost. However, Cigna ignored my mail and refuse to follow up with the provider. It was quite discouraging. Unfortunately, I did not know at that time that this cost is being incurred by the UN and not Cigna. Should I have reported my claim to the UN instead?

Assuming that you visited a Cigna International in-network provider, please write to Cigna once again, copying hilis@un.org.

I am enrolled in Health Ins. and my contract just changed from Temp to FT (w/o break). Do I have to let the Insurance department know?

Every time that your contract status is changed, you have to reapply within 31 days. In your case, the system may automatically terminate your coverage to give you the opportunity to reapply.

I met with an officer at the Insurance unit in July 2019, who suggested me to email the insurance form (to enroll) to hils@un.org, but the email bounced back and I never heard back despite several attempts. I might want to try again but do I still email?

This could have been related to a spelling inconsistency. The correct contact for the Health and Life Insurance Section is hilis@un.org.

The Aetna life insurance page is no longer available (The requested page "/insurance/plans/Aetna-life-insurance" could not be found.) Is there another website?

The Life Insurance is covered by Hartford now. In order to access it, please go to the Health and Life Insurance website: <https://www.un.org/insurance>.

This information about cost sharing, member state contribution and the need to ensure that we visit in-network doctor as it is very important for the sustainability of the UN health insurance scheme. Yet, many Staff members are unawares of this. For example, I am almost 10 years in the UN but just hearing about these details and its impact on the health insurance for the first time. I feel this is an important information that Staff members should know during onboarding. What effort is being made to ensure that Staff members are widely aware of this?

This is a very valid question. We have communicated about ways to improve the financial viability of the medical plans through broadcasts and presentations like the virtual information sessions on insurance the HLIS held in June. More broadcasts will follow, however, feel free to share any suggestions you may have to create awareness better.

Are medical insurance references shared with newly hired Staff, before they travel to the duty station?

The respective HR officer provides information on the health insurance plans. Further details can be found on our dedicate insurance website: www.un.org/insurance.

ASHI/ASLI

Does Break-in-Service make Staff member ineligible for ASHI?

No, you will need to have a minimum of 10 years of health insurance participation and be enrolled at the time of your retirement. These years are accumulative and not consecutive. For more information please refer to ASHI AI [ST/AI/2007/3](https://www.un.org/insurance) posted in our website: www.un.org/insurance

ASLI is for retirees. What is if you quit the UN before retirement? Since the Life Insurance has no cash value, all your years of contributions will be simply lost? Or can you have ASLI even if you voluntarily quit the UN before retirement?

For each ten years of contribution, you will receive one-year coverage for free. For more info see the [ST/IC/2002/63](https://www.un.org/insurance), please visit our website: www.un.org/insurance.

Could you elaborate on how ASLI works?

After Service Life Insurance (ASLI) is a benefit that applies to all SMs that have contributed for at least 10 years in this plan before retirement. After retirement the plan becomes free. No more premiums are paid after retirement. Please be referred to the [ST/IC/2002/63](#) posted in our website: www.un.org/insurance.

I noticed the screen on eligibility, but if I retire in January, do I have to wait until July to enroll in ASHI?

You need to apply for ASHI within 31 days before retirement and within 31 after retirement. If you are retiring in January, you may send your ASHI application at the beginning of January and no later than the end of February.

Can I still be covered by ASHI from moment of early retirement if I opt for a deferred pension?

Yes. If you are eligible. You will have to contact the Health and Life Insurance Section. Kindly also refer to the information on the HLIS website at www.un.org/insurance.

Does ASHI cover secondary dependents (e.g. a parents or certified disabled child) and if so, at what rates of premium?

ASHI does not cover parents. However, children certified disabled by the Organization may be covered under the plan. For more information please visit www.un.org/insurance.

When does a retiree need to enroll in part B?

All eligible retirees above 65 have to enroll in part B. Retired Staff members must apply for enrollment in Medicare Part B. Kindly review our website www.un.org/insurance.

My husband is 68 years old, is my dependent, is still employed, and like me, a G-4 visa holder. Is he eligible to enroll in Medicare Part B?

Kindly review our guidelines on our website at www.un.org/insurance and in case you still require guidance please send an email to ashi@un.org indicating your index number and full name.

Is Medicare Part B required for early retirees (under 65?)/ early retirement cases?

Enrollment in Medicare Part B is required at 65 years old. Guidance is available on our website at www.un.org/insurance.

For the retirees, 65 years and above, is the Medicare part B mandatory for US green card residents or US citizens only, and not for those who retire in their respective home countries (not USA)?

Basically, that is correct. However, if you require additional information kindly review our website at www.un.org/insurance and if you need specific information please contact us at ashi@un.org.

How does ASHI work if you are not in the US?

The ASHI coverage is exactly the same coverage afforded to active staff members.

When am I eligible for ASLI?

You will be eligible for ASLI only if you have 10 years or more of contribution in this plan at the time of retirement. Please see the [ST/IC/2002/63](#).

Regarding the contributive years to be considered for ASHI on retirement, does the contribution on MIP count? I mean if a Staff was first contributing as national Staff for 5 years, then became international and contributed another 5 years before retirement, is that scenario ok to be considered for ASHI?

Yes, MIP coverage counts toward ASHI eligibility.

Life Insurance

What is UN life insurance?

A group life insurance plan ("plan") is offered as a part of the scheme of social security for the staff which the Secretary-General is required to establish under staff regulation 6.2. The underwriter of the plan is the TheHartford Life Insurance Company of Hartford, Connecticut, United States of America ("insurance company"). The policyholder is the United Nations.

Please see the [ST/IC/2002/63](#) posted in our website: www.un.org/insurance

For life insurance, is it up to us to enroll in one or is it automatically done thru the UN?

Life Insurance enrollment is not mandatory. Applying for Life insurance should be initiated through ESS within the 60 days of initial appointment then the staff member needs to send the form by email to HLIS. If applying for more than 60 days of initial appointment, an Evidence of Insurability form must be attached with the GLI application and sent by email to HLIS.

Please see [ST/AI/2002/6](#) and [ST/IC/2002/63](#) posted in the HLIS website: www.un.org/insurance.

Once we missed the first 30 days for Life Insurance, can we still enroll? After 2 or 6 or 10 years in the UN?

You may apply if you have at least 6 months of contract. An Evidence of insurability form must be attached with the GLI application and is subject to the insurance carrier's approval. Please see the [ST/IC/2002/63](#) posted in our website: www.un.org/insurance

Can Staff withdraw from the life insurance? What are the consequences?

Yes. Staff members can withdraw from life Insurance coverage. Life insurance is not mandatory. If you withdraw from coverage you will no longer be covered under the plan. The plan provides term insurance coverage only and has no cash value at the time of withdrawal and premiums are not refunded.

For more information please visit our website at www.un.org/insurance.

You mentioned the cap for the life insurance is \$300,000 benefit. As this is a term life insurance, and you retire, for which you will no longer pay a premium, is the entitlement payable in case something happens to you still \$300,000?

Staff members who qualify for enrolment upon retirement in the after-service life insurance (ASLI) programme are reminded that their coverage is free and requires no application. The benefits for former staff members who die will be reduced, depending on the age of the participant at death. Please find the details in [ST/AI/2002/6](#) and [ST/IC/2002/63](#) posted in the HLIS website: www.un.org/insurance.

Does life insurance cover mental health issues?

No. Accidental death and dismemberment coverage is only for losses due to accidents. This plan does not provide a benefit for any loss which in any way is caused by bodily or mental infirmity, suicide or attempted suicide (sane or insane) or intentionally self-

inflicted injury. Please see [ST/AI/2002/6](#) and [ST/IC/2002/63](#) posted in the HLIS website: www.un.org/insurance.

The premium for UN life insurance is extremely higher than what is available out here in the US and the benefits are also far higher. Why is that and what is being done to rectify this?

The maximum premium amount to pay right now is \$84 per month for the max benefit of \$300,000. This is a term life insurance that also covers accidental death of \$300,000 and dismemberment also. In case of accidental death, the max will pay up to \$600,000. For more info, please check our [ST/IC/2002/63](#) posted in our website: www.un.org/insurance.

Does the life insurance only cover the death or injuries that happen on line of duty?

The UN GLI covers all over. For more info, please be referred to our [ST/IC/2002/63](#) posted in our website: www.un.org/insurance.

Can one enroll in life insurance before retirement?

To enroll in GLI you must have at least 6 month of contract and you must submit an evidence of insurability form that will be subject to the insurance carrier's approval. For more info, please be referred to the [ST/IC/2002/63](#) posted in our website: www.un.org/insurance.

The Life Insurance circular states: Participants who separate from service at the age of 55 or older receive free life insurance coverage equal to a percentage of their coverage on the date of separation. The percentage is reduced as the participant grows older, subject to a minimum and a maximum. Can you please explain how the computation of this percentage works and if it is also conditioned to 10 years GLI contributions (which I understand does not need to be continuous but a sum of 10 years within an X amount of years)?

If your Pensionable Remuneration (PR), is let's say \$100,000 or more, your premium is calculated at 0.084% on that amount that equals \$84 per month. The benefit will be calculated @ 3 X (PR) max of \$300,000. If your Max benefit is \$300,000 at the time of retirement your benefit will decrease according to your age. The break down is from retirement to age 69 decreases in 50%. From 70 to 74 decreases on 75% and from 75 onwards 10% up to \$10,000.

Under Life Insurance you stated that it provides "term insurance." Isn't there a difference between "life Insurance" and Term Insurance coverage? (20/30 years)?

Term life insurance is different from Whole Life Insurance. Term Life Insurance pays in case of death only and there is no cash value to withdraw.

Could you tell me how much I will receive when I retire after having been paying into it for over 17 years?

Kindly review [ST/AI/2002/6](#), [ST/IC/2002/63](#) and [ST/IC/2006/21](#).

My question: is it possible to enroll in UN life insurance close to retirement?

You must have at least 6 months of contract before retirement. You will not be entitled to ASLI if you don't have at least 10 years of contribution in this plan.

Can general service Staff enroll in the life insurance?

All UN SMs are allowed to apply to the UN GLI. You must have at least 6 months of contract to be eligible.

If I enroll in Life Ins. and one day I leave the Organization, can I continue my Life Insurance plan, even if I am not working for the UN?

You will not be able to continue with your Life Insurance. Life Insurance is only for staff members.

How does one enroll in the UN Life Insurance?

You may apply if you have at least 6 months of contract. An Evidence of insurability form must be attached with the GLI application and is subject to the insurance carrier's approval. Please see [ST/AI/2002/6](#) and [ST/IC/2002/63](#) posted in the HLIS website: www.un.org/insurance

You may also contact HLIS at hlis@un.org with specific questions.

Other

Why is the UN health insurance more expensive in the United States compared to that of other organizations (for example, World Bank)?

All medical plans have a different design (benefits, area of cover, affiliation rules, etc.). The premiums are experience-based, meaning that the premium covers the cost of the claims submitted by the plan participants + administrative fees. Therefore, it is not possible to compare premiums.

Are Staff members required to inform their HR office or Medical Section if they have been diagnosed with a specific/serious illness?

No, staff members are not required to inform HLIS about any diagnosed illness.

Can you give us an idea of how much the premiums are going up each year?

Unfortunately, the annual changes cannot be predicted as the required premium is the direct result of the claiming behavior of its plan members, the medical inflation and changes to the plan design.

Does UN/insurance plan get charged less for services if the appointment is done via teledoc?

As an eligible Cigna Global Telehealth participant (UN WWP or UN MIP) member, neither you nor the plan will be paying for your consultation when using this service.

Can you confirm that Active Health is only USA and also Empire and Aetna only and not for Blue Cross?

Yes, ActiveHealth is only provided through Empire and Aetna medical plans. Please note that 'Empire' and 'Blue Cross' is the same organization: Empire Blue Cross.

Please explain how/if the "second medical opinion" works with Cigna WWP?

Yes, you can schedule a Cigna Telehealth consultation through the Cigna Wellbeing application to receive a second medical opinion. You can upload medical reports in the application when scheduling your appointment.

What would the insurance premium be (approximately) if you retire at 55 years old?

You can write to hlis@un.org to request a simulation of your contribution to health insurance. Various factors impact your contribution hence it requires a personal approach.

Is Aetna Hartford?

No.