

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 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

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 card.

In addition to the Cigna Global Telehealth service, the UN MIP also offers 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 a voice 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 telephonic and video

telehealth services, please contact your regional administrator.

For more information, please contact your regional administrator.

duty station.

(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 Welbeing 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 through Global Telehealth can be found at:

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

HLIS encourages members to take control of their health and9 (e.1 (lin Tw 12 .32 108)-2 (i)-2 Tc Ttonp002 Tc -n-1 (cP <</MID 36 >>BDC 12 -0 0 12 1.58 13.74 re3f* BT 0 g /T

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 explained above, any consultation with these types of

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 enrolling for this benefit.

Please find below additional information relating to the benefit of online consultations for USA based medical 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 recommend that members use telehealth when possible to help prevent the spread of infection and improve access to care.

Empire's telehealth provider,

Important note: For a temporary period during the pandemic, no-costing will apply to covered services that members receive from 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 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 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:

~~Not all~~ All US based medical plans provide more than a 30-day supply of maintenance medication.

