

From CMIP to



20.09.2019

Agenda

- Opening remarks – Secretary General
- CMIP
- UNSMIS
- Transition Period



Background

- In 2014 ITU considered joining UNSMIS but did not have the funds to join at the time
- CMIP committee recognized the small size of ITU insured population and demographic and geographic location have long-term sustainability challenges
- Deductible introduced in 2014 had its acceptance challenges in HQ and especially field offices
- Current CIGNA contract ends 31.12.2019



Background

- The ITU-ILO arbitration result funds and savings in the CMIP reserve fund became enough to reconsider UNSMIS
- 2018 CMIP committee analysed different plans
- UNSMIS identified as the best option
 - financially viable
 - maintaining the funding principles of our current plan
 - proposing similar benefit
- Summer 2019 Decision was approved by the JAC, the Staff Council, Elected Officials and the CMIP Management Committee
- The memorandum of understanding signed between ITU and UNOG in August 19



ITU CMIP – collaboration with



- CIGNA notified of the termination of the contract by 31.12.2019
- Services provided by Cigna have been excellent
- This move is not related to services provided by Cigna
- The permanence provided by Ms. Trompet has been extremely useful and is highly appreciated by staff and retirees alike



Brief overview of UNSMIS

- Created in 1947
- Around 26,000 insured world wide
- More than 80 000 claims per year
- UNOG (UNCTAD, OCHA, ECE and OHCHR) as well as UNHCR, UNDP, UNICEF, WMO, ITC, UNV, UNFCCC, UNCCD, UNSCC and UNCC
- Self insured, self administered
- Secretariat is at the UNOG Office
- Managed by an Executive Secretariat
- Overseen by an Executive Committee



Becoming part of UNSMIS ?

All CMIP insured persons as at **31 December 2019**

- Active staff Members
- Retired staff
- Dependent family members
- Voluntary insured persons

Will automatically be moved to UNSMIS without conditions



What remains the same?

- Solidarity and mutualization of risks
- World wide coverage
- Free choice of practitioner
- Coverage remains mandatory for active staff and their recognized dependents
- Coverage is available for non–dependent family members
- Voluntary coverage for retirees (ASHI)
- Claims can be submitted online



What changes?

- Contributions decrease
- No deductibles
- The scope of some benefits changes
- Some increased medical benefits
- Prior notification for some benefits is obligatory
- Claiming period is **12 months**
- No focal point at ITU, UNSMIS has a client service center in the UNOG building



Contribution rates



Category of insured	Percentage of Net Salary	Organization percentage
Staff member only	3.4%	3.4%
Staff member + 1 dependent	4.4%	4.4%
Staff member + more than one dependent	4.8%	4.8%
Retired member only	3.4%	6.8%
Retired member + 1 dependent	4.4%	8.8%
Retired member + more than one dependent	4.8%	9.6%

Voluntary Flat rates



Protected Persons	Rate CHF
Non-dependent spouse	350
Non dependent unmarried child under 21 years of age	130
Dependent unmarried child from 21 to 24 years of age	130
Dependent unmarried child from 25 to 29 years of age	200
Parent, sibling considered as a secondary dependent	500

Claims 1/3

- Until December 2019 everything remains the same
- As of 1 January 2020 all claims from CMIP 2018 and 2019 can be submitted **until September 2020**.
- Important : pending invoices can legally be billed for up to 5 years. Please contact medical practitioners to ensure there are no pending invoices, **past September 2020 they will not be reimbursed**.
- High cost files of cases that took place prior to December 2019 will still be managed by the CMIP Standing Sub-Committee.
- It is also important to extract a history of your claims situation and keep it for 5 years. The Cigna platform will be available until December 2021.



Claims 2/3

- Tax attestation requests from Cigna, those that are automatic (already requested) will be made available as usual
- Medical approval for treatments that go into 2020, received from Cigna will be carried over to UNSMIS and should be forwarded to UNSMIS
- Treatments that happen in 2019 and would continue to 2020, discussions are taking place with Cigna and UNSMIS on the best way to claim; information will be provided shortly



Claims 3/3

Dental, optical and audio benefits – *subject to confirmation*

- For insured having **2 years** of affiliation with CMIP
 - Credits will be reset at 100% as from 1.1.2020 with UNSMIS
- For insured **having less than 2 years** of affiliation with CMIP
 - in proportion to the number of months of coverage



Complementary insurances

- CIGNA COMFORT+ will be discontinued on 31 December 2019
- Others (GPAFI, MSPINT,)
an information session will take place on the **first week of October**



September to December

- IS and HR Depts have started working with UNOG to ensure a smooth transition of the technical measures
- All data handled confidentially by the HR Department and transmitted to UNSMIS
- Information sessions will follow until December 2019
- The Secretariat will organize an open-morning workshop for the different complementary insurances
- Workshops will take place October to December
- **30th of September** – UNSMIS Executive Secretary will present the plan
Opportunity to ask specific questions about the plan



Information

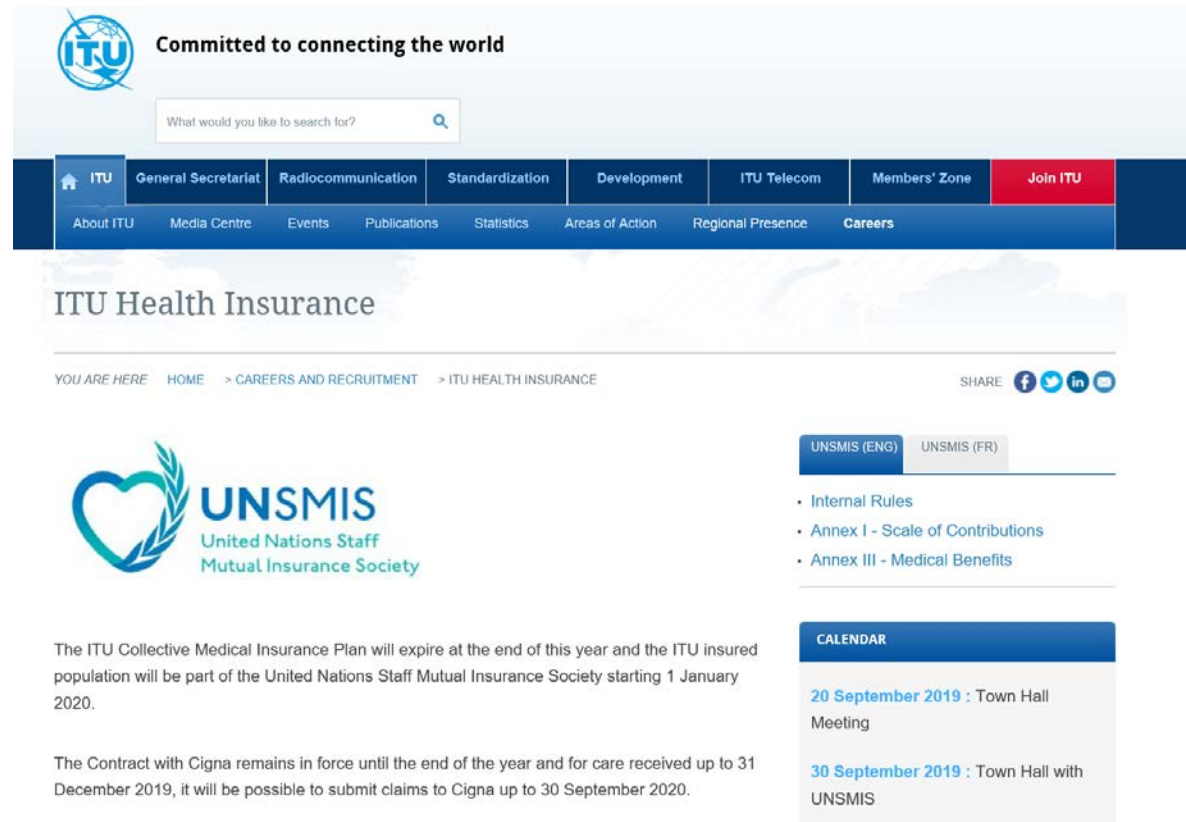
<https://www.itu.int/en/careers/Pages/itu-health-insurance.aspx>

Calendar of information sessions

FAQs

UNSMIS texts

Link to UNSMIS web page



The screenshot shows the ITU Health Insurance website. At the top, the ITU logo is on the left, followed by the slogan "Committed to connecting the world". Below this is a search bar with the placeholder text "What would you like to search for?". A navigation menu follows, with "Join ITU" highlighted in red. Below the menu, the page title "ITU Health Insurance" is displayed. A breadcrumb trail reads "YOU ARE HERE HOME > CAREERS AND RECRUITMENT > ITU HEALTH INSURANCE". On the right, there are social media share icons and language selection buttons for "UNSMIS (ENG)" and "UNSMIS (FR)". The main content area features the UNSMIS logo (United Nations Staff Mutual Insurance Society) and two paragraphs of text. The first paragraph states: "The ITU Collective Medical Insurance Plan will expire at the end of this year and the ITU insured population will be part of the United Nations Staff Mutual Insurance Society starting 1 January 2020." The second paragraph states: "The Contract with Cigna remains in force until the end of the year and for care received up to 31 December 2019, it will be possible to submit claims to Cigna up to 30 September 2020." On the right side, there is a "CALENDAR" section with two entries: "20 September 2019 : Town Hall Meeting" and "30 September 2019 : Town Hall with UNSMIS".



Thank you

Questions ?

