

The following message was addressed to — and is only applicable to — IMF retirees and pensioners who reside outside of the US and are MBP participants.

Implementation of Dual MBP Administrator Solution for Non-US-Based Participants

August 21, 2025

As an IMF retiree or pensioner covered under the Medical Benefits Plan (MBP) and residing outside of the US, you should have received recent communications from HRD in preparation for the implementation of the dual MBP Administrator solution, with effect on January 1, 2026. In particular, you should have received a message offering you a one-time opportunity to make a selection of MBP claims administrator, as well as resources to help you make that selection.

As explained in those messages, you should respond to the survey by selecting either Aetna or Cigna as your MBP claim administrator starting next calendar year. If you do not respond and do not make an explicit selection, your medical claims will automatically continue to be administered by Aetna. If you want to change administrators and move to Cigna as of January 1, 2026, it is **critical** that you respond to the communication and indicate your selection without delay. The deadline for your response, which was originally set to September 12, 2025, has been extended to **September 30, 2025**, but you are strongly encouraged to respond as soon as possible, as you may not receive your new medical cards in time by the end of the year if you respond after September 12.

This selection of course only relates to the *Administrator* of the MBP. Whether you decide to stay with Aetna or move to Cigna, you will still be insured under the same MBP. Also, please remember that, even if you decide to move to Cigna as of January 1, 2026, all claims for services rendered prior to that date will still need to be submitted to Aetna.

We understand that, shortly after the response window closes on September 30, all participants will receive an email acknowledging their selection of either Aetna or Cigna, or indicating that they have not sent a response (in which case Aetna would automatically remain their administrator). Please inform IMFRA (imfra@imf.org) if you have not received that confirmation by October 15, 2025, or if you believe the confirmation you have received is incorrect.

Please note that your selection (whether you choose to stay with Aetna or select to move to Cigna) will be irrevocable, unless you relocate to a different country and reside there for a certain period of time, or unless you move back permanently to the United States.

We urge you to make an informed decision, not only on the basis of any relevant personal experience with one or both administrator(s), but also by carefully reviewing the information provided by HRD in the FAQs and in the webinars that have just been announced, comparing the services provided by each of the two providers. Important considerations pertain to, e.g., the networks of providers (which may influence reimbursement amounts), the use of third-parties in certain countries, and the ability of each administrator to reimburse you in a timely fashion and in your choice of currency.

IMFRA is not in a position to offer advice regarding which company to choose or which may work best in your country of residence. We will, however, attempt to respond to questions of a general nature sent to imfra@imf.org.