

## **Medical Benefits Plan**

### **Frequently Asked Questions—Cigna to Aetna Transition**

#### **1. What is changing?**

Effective January 1, 2024, MBP participants (active staff, retirees, local employees, and eligible dependents) covered under Cigna, will be moved to Aetna.

#### **2. Why is the change being made?**

The change is being made following a competitive procurement process and a thorough evaluation of proposals submitted by health insurance claims administrators. The Fund determined that a transition from Cigna to Aetna will ensure improved claims and customer service to the MBP's overseas participants. Further, combining MBP administration under one vendor will reduce administration.

#### **3. Do I need to re-enroll in the MBP?**

No, all members (active staff, retirees, local employees, and eligible dependents) covered by Cigna will automatically be transferred to Aetna effective January 1, 2024.

#### **4. As a retiree or employee living in the U.S., will I be affected by this change?**

U.S. MBP participants who are already covered by Aetna, will not see any changes to their MBP benefits or claims filing procedures. Under the new contract, Aetna will provide additional resources to enhance services.

#### **5. What does this mean for overseas (outside the U.S.) participants?**

All overseas MBP participants who are currently enrolled under Cigna will be transitioned to Aetna effective January 1, 2024. The plan's coverage will remain unchanged except for some enhancements to coverage for locally hired employees. You will be able to continue to use the same providers you have been using.

#### **6. What will happen with my ongoing treatment or service?**

If you are currently undergoing medical treatment, you will **not** experience any disruption in care. Please notify your provider that your insurance administrator will change to Aetna International on January 1, 2024. If your provider is in the Aetna International network, or a network of one of Aetna International's regional partners, they may start to bill Aetna as of January 1, 2024. If your provider is not in the Aetna International or partner network, please call Aetna Member Services and ask that they set up a Guarantee of Payment (GOP) with your provider. GOPs can generally be set up for high expense services (exceeding \$500). If you have been submitting claims directly to Cigna, please

direct claims for any treatment or service occurring on or after January 1, 2024 to Aetna International, using the address on the back of your Aetna ID card.

For clinical support, please reach out to the clinical team at [AetnaInternationalCaseManagement@aetna.com](mailto:AetnaInternationalCaseManagement@aetna.com) or by calling Member Services and asking to speak with a case manager.

#### **7. When does my Cigna coverage end?**

Coverage under Cigna will continue until December 31, 2023, and Aetna coverage will take effect on January 1, 2024. There will be no lapse to your coverage under the MBP.

#### **8. How long do I have to file my Cigna claims?**

Claims for treatment or services incurred before January 1, 2024 should be submitted to Cigna as soon as possible but no later than June 30, 2024.

#### **9. As a current Cigna participant, what do I need to do to ensure that I am ready for the transition to Aetna?**

To ensure you are prepared for the change, you should read all communications that will be sent by both HRD and Aetna in the coming months. Update your mailing address to ensure receipt of your Aetna ID card. Lastly, you should attend one of the informational webinars that will be held this fall. More information about the webinars will be communicated in due course.

#### **10. How do I update my address?**

Employees with access to Workday can update their address by going to their Workday home page, selecting Menu>Personal Information>Contact Information>Edit and making the changes as appropriate.

Retirees can update their address by sending an email directly to [FINPP@imf.org](mailto:FINPP@imf.org) with their new address, including address, house or apartment number, city, country, and zip code.

#### **11. I am a Cigna participant; will I be able to use the same doctors when I transition to Aetna?**

Yes. As an overseas participant you can receive services from any doctor and receive coverage by paying for the service and filing a claim for reimbursement.

#### **12. When will I receive my Aetna ID card?**

Aetna will begin mailing new ID cards in early November. You should have your new ID card well in advance of January 1, 2024. More information will be provided in the coming months.

**13. Will I receive an electronic Aetna ID card as well?**

You can access an electronic ID card through the Aetna Navigator website and the Aetna app. More information about this will be provided in the coming months.

**14. Who can I reach out to if I have questions during the transition period?**

For benefit-related questions, please reach out to Aetna Member Services. To contact Aetna Member services:

- a. Click on this link and locate the country from which you are calling:  
<https://www.business.att.com/collateral/access.html>. Please note the Footnotes, if applicable.
- b. Dial the AT&T Direct Access Code for your country.
- c. Dial 866-258-6680, the IMF customer service number at Aetna International.
- d. After the tone, you will hear the automated message stating "Thank You for using AT&T."  
You will be connected to the IMF Customer Service line.

For clinical support, please reach out to the clinical team at [AetnaInternationalCaseManagement@aetna.com](mailto:AetnaInternationalCaseManagement@aetna.com) or call Member Services following the instructions above and ask to speak with a case manager.