



Medical Benefits Plan: Transition from Cigna to Aetna

Overview

Starting on January 1, 2024, Medical Benefits Plan (MBP) and Local Employee Medical Plan (LMBP) participants¹ who are currently enrolled under Cigna, will be transferred to Aetna. There will be no changes for MBP participants who reside in the U.S. and are already enrolled under Aetna. All overseas medical plan participants (Staff, LTXs, Retirees, and Local Employees), will be switched to Aetna. There will be no changes to coverage except for some enhancements under the LMBP.

What You Need to Know

- No action is necessary if you are already enrolled in Aetna. Your coverage will continue unchanged.
- If you are currently enrolled in Cigna under the MBP or under the LMBP, you will be transferred to Aetna on January 1, 2024.
- Coverage under the MBP will remain unchanged for all MBP participants.
- Coverage under the LMBP will be enhanced in a few areas. More information about these enhancements will be provided in the coming months.
- Participants currently enrolled under Cigna will be able to continue to use the same providers they have been using when they transfer to Aetna.

What You Need to Do

- MBP participants who are already enrolled under Aetna **do not** need to take any action.
- MBP and LMBP participants who are currently enrolled under Cigna, should:
 - Read all communications that will be sent by both HRD and Aetna regarding the change.
 - Update your mailing address to ensure receipt of your new Aetna ID card. To do so go to the Retire Portal: and click on My Personal Information, select Address Details, Edit to update address if needed.
 - Attend one of the virtual information sessions that will be held this fall.
 - Contact Aetna directly if you have general questions about the transition at 1-888-258-6680 or submit your questions to the IMF Insurance Team through mbpqueries@imf.org

¹ Current Cigna participants are Overseas staff and Retirees who live outside the U.S.



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Impact of Change by Participant Type

Participant Type	Impact to MBP Coverage
HQ-based employee (staff and contractals)	No impact. Continues under Aetna.
Overseas employee (staff, LTX, local employee)	Cigna coverage ends 12/31/2023. Transferred to Aetna effective 1/1/2024.
Retiree residing in U.S.	No impact. Continues under Aetna.
Retiree residing overseas	Cigna coverage ends 12/31/2023. Transferred to Aetna effective 1/1/2024.
New HQ retiree – HQ based and will continue to reside in U.S. after 1/1/2024	No impact. Continues under Aetna.
New HQ retiree – HQ based and will relocate overseas before 1/1/2024.	Transferred to Cigna upon relocation overseas. Transferred back to Aetna on 1/1/2024.
New HQ retiree – Overseas based and will reside in U.S.	Transferred to Aetna upon relocation to U.S. Will continue under Aetna after 1/1/2024.
New HQ retiree – Overseas based and will reside overseas	Continues under Cigna through 12/31/2023. Transferred to Aetna on 1/1/2024.