



After Service Health Insurance under the UN Medical Insurance Plan (ASHI MIP)



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UN Medical Insurance Plan - MIP

The Medical Insurance Plan (MIP) is a self-insured health insurance scheme operated by the United Nations

MIP provides coverage at designated duty stations to three categories of personnel

- Locally recruited active staff members
- Eligible former staff members
- Eligible family members

UN Medical Insurance Plan (MIP ASHI)

This presentation pertains to the UN Medical Insurance Plan After Service Health Insurance (MIP ASHI)

MIP ASHI is an element of the MIP self-insured health insurance scheme operated by the United Nations

MIP ASHI provides coverage at designated duty stations to two categories of personnel

- Eligible former staff members
- Eligible family members

Key Terminology: General Terms

Key Term	Description
Umoja ECC	The main Umoja back-end system comprising of various modules. ECC stands for Enterprise Central Component .
Umoja ESS	Stands for Employee Self-Service . Self-service is the front end tool used to provide access to end-users that need role and process based access to the system. Self-service technology is web-based, allowing a large number of users to access the system without the installation or technology requirements to support the client software used by power and super users in the system.
Master Data	This term refers to data which is stored and managed centrally for the entire organization which is key to the business and used over several functional areas. Recording eligible family members in Infotype 21 is an example of master data for Human Resources.

Key Terminology: General Terms

Key Term	Description
Benefits Administration	<p>The Umoja Benefits module enables us to enroll Staff members in benefit plans, terminate enrollment, monitor continuing eligibility for plans, view information about current benefit enrollments, review benefit reports, print enrollment and confirmation</p>
Employee Group & Employee Subgroup	<p>Umoja will use the Employee Group to identify at a high level, the main type of relationship a person has with the organization, especially as the relationship with the organization changes. For example, a UN Police non-staff member is hired to become a Professional staff member, his Employee Group would change.</p> <p>Employee Subgroup will further breakdown and identify, within the Employee Group, the different types of relationship and/or status of employment a person has in the organization.</p>
Enterprise Roles	<p>Human Resources/Benefits personnel involved in this process must be mapped to the following enterprise roles:</p> <p>BN.03 : Benefits Insurance Administrator LS</p> <p>PA.01 : HR Partner All</p>

Overview – MIP ASHI Umoja and Non-Umoja Process

Participants

Enrol in the MIP
Enrol family members
Confirm enrolment

Human Resources/Benefits

Create index number
Create HR Mini Master
Calculate contributions
Calculate UN subsidy
Provide information to Finance

Finance

Create receivables for contributions from participants
Inform HR/Benefits of receivable document numbers

Human Resources/Benefits

Update Cigna template
Upload Text File to the Cigna Portal
Provide participants with their receivable document numbers

Participants

Make quarterly payments
Refer to receivable document numbers when remitting payments
Advise Human Resources/Benefits of changes in coverage

Human Resources/Benefits

Advise Finance of adjustments to receivables based on changes in coverage or MIP rates

Finance

Record contributions against receivables
Make adjustments to receivables
Record UN ASHI subsidy by JV
Clear receivables at the end of each year

Participant Responsibilities

Plan Enrolment

Plan Knowledge

Fraud Prevention

Participant Responsibilities – Plan Enrollment

- Review the Administrative Instructions and Information Circular
- Ensure that participants and their desired eligible family members are enrolled within the allotted timeframe for their specific situation - Confirm enrolment
- Ensure that contact details, mainly mailing address and email accounts, are updated by the assigned Human Resources/Benefits Office
- Make quarterly payments of the participant's portion of the insurance premium

Participant Responsibilities – Knowledge

- Register online with the Insurance Carrier's website to establish a username and password to ensure easy access to information
- Explore the United Nations Insurance website at <http://www.un.org/insurance/>
- Understand the explanation of benefits:
 - ✓ What was reimbursed
 - ✓ Why was it reimbursed
 - ✓ What are the participant's financial responsibilities if any
- Review the Insurance Companies applicable Benefits Description

Participant Responsibilities – Fraud Protection

- Review the explanation of benefits to ensure that claims are processed correctly
- Keep insurance cards in a secure place
- Ensure that insurance cards are only utilized by the authorized individual
- Immediately inform the insurance carrier when fraud is suspected
- Understand the legal consequences of fraudulent activity
- Understand the cost of fraud on the organization as the plan is self-funded

Human Resources/Benefits Responsibilities

Enrol and Advise Participant

Create HR Mini Master

Calculate ASHI contribution and UN Subsidy

Upload file to Cigna Portal

Human Resources/Benefits Responsibilities

Retirees who separated **prior to Umoja** implementation

HR Mini Master verification and/or revision

- Check Umoja to verify if a mini master exists

If a mini master exists

- Ensure that the Employee Group is not B
- If the Employee Group reflected is B (Benefits) contact Benefits Administration UNHQ.

Human Resources/Benefits Responsibilities

Retirees who separated **prior to** Umoja implementation

HR Mini Master verification and Index/Personnel Number Activation

If a mini master does not exist

- Create retiree index number following the Global Index Number Process (GID)

Human Resources/Benefits Responsibilities

Retirees who separated **prior to** Umoja implementation

HR Mini Master Record Creation

- Assign the retiree the following:
 - ✓ Employee Group - Category assigned upon retirement
 - For example: **2** (Local Staff)
 - ✓ Employee Subgroup - Grade assigned upon retirement
 - For example: **NO** or **GS**
- Maintain the mailing address
 - ✓ A default mailing address may appear
- Maintain the email address
- Maintain family members if applicable

This process automatically creates the Business partner (BP) Number

Human Resources/Benefits Responsibilities

Beneficiaries or Survivors of Retirees who separated **prior to** Umoja implementation

HR Mini Master verification and/or revision

- Check Umoja to verify if a mini master exists

If a mini master exists

- The Employee Group should be **B** (Benefits)
- The Employee Subgroup should be **BC** (Local UN Survivor)
- If the Employee Group and Employee Subgroup are different, contact Benefits Administration UNHQ.

Human Resources/Benefits Responsibilities

Beneficiaries or Survivors of Retirees who separated **prior to Umoja implementation**

HR Mini Master verification and Index/Personnel Number Activation

If a mini master does not exist

- Create participant index number following the Global Index Number Process (GID)

Human Resources/Benefits Responsibilities

Beneficiaries or Survivors of Retirees who separated **prior to** Umoja implementation

HR Mini Master Record Creation

- Assign the individual the following:
 - ✓ Employee Group - B (Benefits)
 - ✓ Employee Subgroup - BC (Local UN Survivor)
- Maintain the mailing address
 - ✓ A default mailing address may appear
- Maintain the email address
- Maintain family members if applicable

This process automatically creates the Business partner (BP) Number

Retirees who separate **after** Umoja implementation

- It is not necessary to create a new Business Partner (BP) number
- Active staff members have a business partner (BP) number

Human Resources/Benefits Responsibilities

Beneficiaries or Survivors of Retirees who separated **after Umoja implementation**

HR Mini Master verification and/or revision

- Check Umoja to verify if a mini master exists

If a mini master exists

No Action is required

Human Resources/Benefits Responsibilities

Beneficiaries or Survivors of Retirees who separated **after** Umoja implementation

HR Mini Master verification and Index/Personnel Number Activation

If a mini master does not exist

- Create participant index number following the Global Index Number Process (GID)

Human Resources/Benefits Responsibilities

Beneficiaries or Survivors of Retirees who separated **after** Umoja implementation

HR Mini Master Record Creation

- Assign the individual the following:
 - ✓ Employee Group - B (Benefits)
 - ✓ Employee Subgroup - BC (Local UN Survivor)
- Maintain the mailing address
 - ✓ A default mailing address may appear
- Maintain the email address
- Maintain family members if applicable

This process automatically creates the Business partner (BP) Number

Human Resources/Benefits Responsibilities

MIP ASHI Premium Calculations

- Calculate the contribution payable at the beginning of the relevant quarter of the calendar year
 - ✓ First quarter 1 January through 31 March
 - ✓ Second quarter 1 April through 30 June
 - ✓ Third quarter 1 July through 30 September
 - ✓ Fourth quarter 1 October through 31 December
- If applicable, calculate the initial contribution due from participants that retire after the start of a quarter.
 - ✓ If the enrollment date is 1 February, the initial payment would be for 1 February through 31 March
- Advise the participant of the requirement to make an initial contribution if their retirement month falls after the start of the quarter

Human Resources/Benefits Responsibilities

MIP ASHI Premium Calculations - Retirees

- Calculate the UN MIP ASHI subsidy
- Double click on the sample template embedded below to assist with calculations (if necessary)



MIP ASHI
calculator Template

- ❖ **When MIP rates change the template can be revised**
- ❖ **Retiree contribution and UN Subsidy guidelines are outlined in MIP Administrative Instruction and Information Circular**

Human Resources/Benefits Responsibilities

MIP ASHI Premium Calculations – Survivors and Beneficiaries

In addition to any other applicable guidelines and requirements of the policy, please note that:

- MIP ASHI Premium contributions required from Survivors are currently based on half of the net salary of the former staff member
- MIP ASHI Premium contributions required from Beneficiaries are currently based on half of the net salary of the former staff member

Human Resources/Benefits Responsibilities

Finance Related

- Advise Finance of participant contributions and related effective start dates
- Advise Finance of the amount of the MIP ASHI subsidy
- Advise participants of receivable document numbers
 - ✓ After Finance creates receivables and provides the numbers
- Advise participants to refer to receivable document numbers when making payments
- Advise Finance of any adjustments based on changes in coverage, including death, or changes in MIP ASHI rates.

Human Resources/Benefits Responsibilities

Cigna Portal Submissions

- Maintain enrolment information for participants and eligible covered family members in the MIP Eligibility file
- Convert the data to a text file using the macro embedded in the template file
- Upload the text file to the Cigna portal by the 5th day of each month **OR**
 - ✓ the prior regular working day if the 5th day falls on a weekend or a UN holiday
- Upload the file to <https://www.cignahealthbenefits.com/en> each month **even if** the enrolment data in the file has not changed

Human Resources/Benefits Responsibilities - MIP Eligibility File

Samples are embedded below for your perusal



Eligibility File
Preparation Guide

The MIP Eligibility File Preparation Guide



MIP Eligibility
Template v1.16

The MIP Eligibility Template



Example of
Enrolment Text File

Example of an Enrolment Text File

Finance Responsibilities

Create Receivables for contributions

Adjust and monitor MIP ASHI Receivables

Create JV for MIP ASHI Subsidy

Ensure MIP ASHI Receivables are cleared

Finance Responsibilities – Receivable Creation

- Create a receivable to record the amount due from each participant for a calendar year based on the quarterly breakdown.
 - ✓ First quarter 1 January through 31 March
 - ✓ Second quarter 1 April through 30 June
 - ✓ Third quarter 1 July through 30 September
 - ✓ Fourth quarter 1 October through 31 December
- If necessary, create a receivable to record the amount due as an initial contribution from participants that retire after the start of a quarter.
 - ✓ If the enrollment date is 1 February, the initial payment would be for 1 February through 31 March
- Create the receivable in the local currency of the retiree contribution or the local salary scale as applicable
- Create receivables at the beginning of each subsequent year for the annual contribution due from each participant.

Finance Responsibilities – Receivable Creation

- Create the receivable against the Business Partner (BP) number of each participant
 - Create the revenue entry against the MIP Reserve Fund (50 HHA)
 - ✓ Provide HR/Benefits with receivable document number
 - The receivable document currently created is a Vendor Credit Memo (FV65)
- ❖ The posting schema is outlined subsequent slides

Posting Schema Requirements – Receivables

- The information in the **Reference** field and **Text** field of Receivable Documents follows a standard convention.
- Update the **Reference** field with MIP ASHI and the name of the Entity **without any spaces**
For example: UNIFIL is **MIPASHIUNIFIL**
- Update the **Text** field for retirees as follows:
MIP ASHI Jan to Dec 201X (calendar year) Retiree Contribution
For example: **MIP ASHI Jan to Dec 2017 Retiree Contribution**
- Update the **Text** field for survivors or beneficiaries as follows:
MIP ASHI Jan to Dec 201X Survivor Contribution
For example: **MIP ASHI Jan to Dec 2017 Survivor Contribution**

Receivable Document Posting Schema

Receivable created to record Participant contributions

Receivable must be created in local currency

Debit

BP vendor number of the retiree

Credit

Revenue

Budget Period: B17 (each budget period as applicable)

Fund: 50HHA

Cost Center: 11015

Functional Area: 32AF0001

Grant: GMNR

Commitment Item: 63811050 - (Self Insurance ASHI
Medical Staff Contribution)

Assignment: BP vendor number of the retiree_201X (year)

Key:

To Be Entered 

Derived 

Reference: MIPASHI(the name of the entity)

For example MIPASHIUNIFIL

Text: MIP ASHI Jan to Dec 201X (calendar year) Retiree Contribution
or MIP ASHI Jan to Dec 201X Survivor Contribution

Finance Responsibilities – Receivable Adjustments

- Finance applies payments made by each participant against the corresponding receivable.
- Receivable adjustments are required for the following:
 - ✓ Death of a retiree or family member
 - ✓ Changes in coverage
 - ✓ Changes in MIP ASHI rates
- **Receivables must be cleared at the end of each calendar year**

Finance Responsibilities – MIP ASHI Subsidy

MIP ASHI Subsidy – UN Portion

- Ensure funds are allotted under the appropriate commitment class
 - Create a Journal Voucher on a quarterly basis to record the Organization's monthly MIP ASHI contribution
 - Debit expenditure using the relevant coding block
 - Credit revenue to the MIP Reserve Fund (50HHA)
- ❖ Posting schema details are outlined in subsequent slides

UN MIP ASHI Subsidy – Commitment Classes

FT10_CLASS_015

FT20_CLASS_150

FT30_CLASS_010

Posting Schema Requirements – Journal Vouchers

- The information in the **Reference** field and **Doc.Header Text** field of Journal Vouchers follows a standard convention.
- Update the **Reference** field with MIP ASHI and the name of the Entity **without any spaces**
For example: UNIFIL is **MIPASHIUNIFIL**
- Update the **Doc.Header Text** field with MIPASHISUBMmmYY **without any spaces**
For example: **MIPASHISUBJan17**
- Any additional comments or information can be reflected by using the **Notes** tab.

UN MIP ASHI Subsidy - Journal Voucher Posting Schema – FV 50

Journal Voucher to record MIP ASHI subsidy for the Regular Budget

ECA, ECLAC (POS), ESCAP, UNON, and Special Political Missions (Reg. Budget funds)

Debit

Expenditure

Budget Period: **B17** (each budget period as applicable)

Fund: **10UNA**

Partner Fund: **50HHA**

Cost Center: **15900**

Functional Area: **32ACA001**

Grant: **GMNR**

Commitment Item: **71561094** (NSB ASHI UN Portion)

Credit

Revenue

Budget Period: **B17** (each budget period as applicable)

Fund: **50HHA**

Partner Fund: **10UNA**

Cost Center: **11015**

Functional Area: **32AF0001**

Grant: **GMNR**

Commitment Item: **63811060** (Self Insurance ASHI Medical UN Contribution)

Key:

To Be Entered



Derived



Reference:

MIPASHIEntity

Doc.Header Text:

MIPASHISUBMmmYY

UN MIP ASHI Subsidy - Journal Voucher Posting Schema – FV 50

Journal Voucher to record MIP ASHI subsidy for Peacekeeping Budgets

Peacekeeping Missions and Regional Service centers serving Missions

Debit

Expenditure

Budget Period: P17 (each budget period as applicable)

Fund: 20QSA

Partner Fund: 50HHA

WBS Element: SB-001381.03

Cost Center: 14608

Functional Area: 29ADA001

Grant: GMNR

Commitment Item: 71561094 (NSB ASHI UN Portion)

Credit

Revenue

Budget Period: B17 (each budget period as applicable)

Fund: 50HHA

Partner Fund: 20QSA

Cost Center: 11015

Functional Area: 32AF0001

Grant: GMNR

Commitment Item: 63811060 (Self Insurance ASHI Medical UN Contribution)

Key:

To Be Entered



Derived



Reference:

MIPASHIEntity



Doc.Header Text:

MIPASHISUBMmmYY

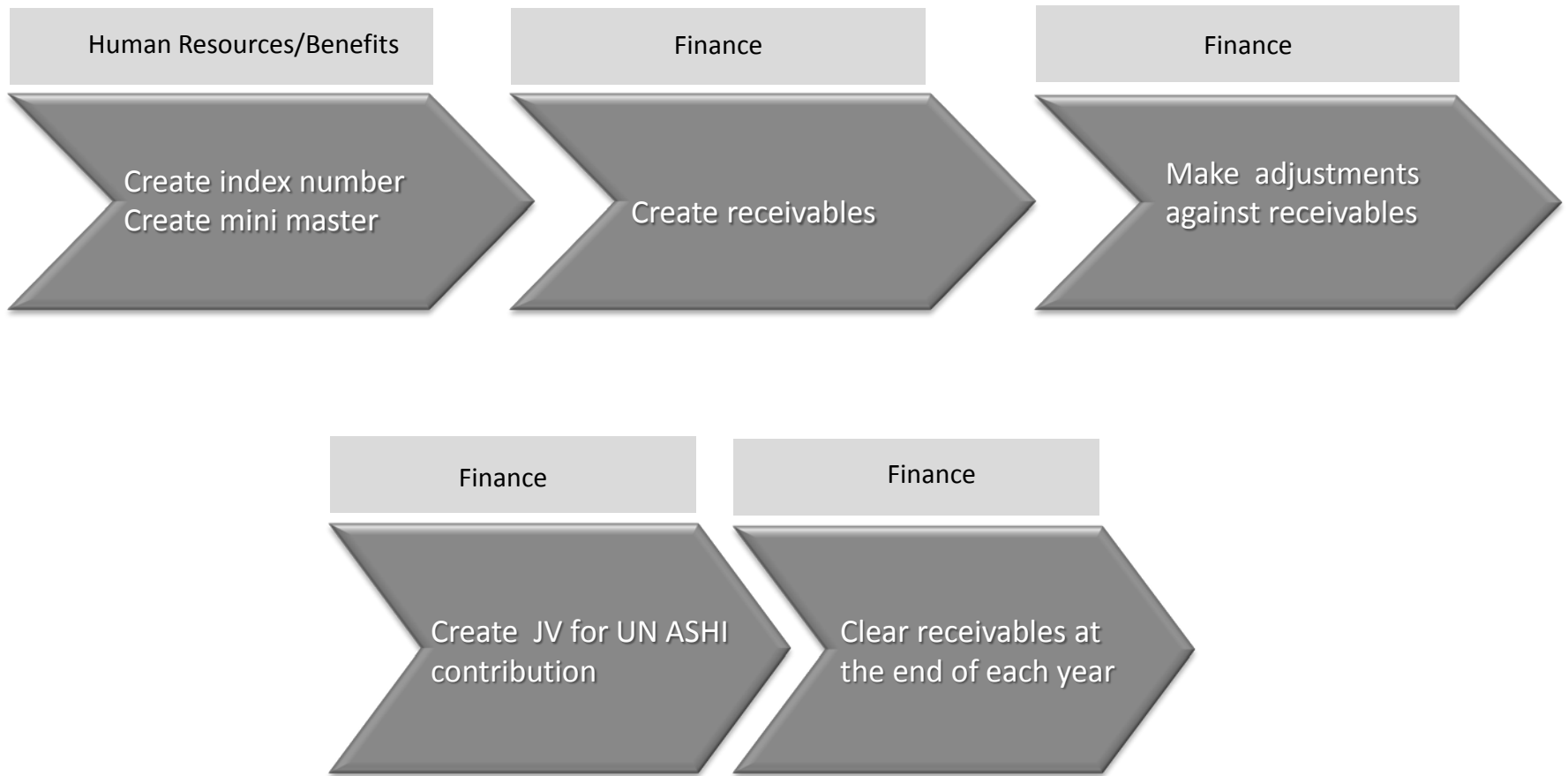
UN MIP ASHI Subsidy - Journal Voucher Posting Schema – FV 50

Journal Voucher to record MIP ASHI subsidy for Other Entities

Entities funded by budgets other than the Regular and Peacekeeping budgets
(This includes UNEP, UN-Habitat, UNODC, ICTR and MICT)

Debit	Expenditure
	Coding Block set up by the Entity for MIP ASHI Subsidies
	Commitment Item: 71561094 (NSB ASHI UN Portion)
Credit	Revenue
	Budget Period: B17 (each budget period as applicable)
	Fund: 50HHA
	Cost Center: 11015
	Functional Area: 32AF0001
	Grant: GMNR
	Commitment Item: 63811060 (Self Insurance ASHI Medical UN Contribution)
Key:	Reference: MIPASHIEntity
To Be Entered 	Doc.Header Text: MIPASHISUBMmmYY
Derived 	
	NOTE* Partner Fund and Grant are also applicable in this posing schema

Umoja Process Overview – MIP ASHI



Please click on each of the below Job Aids or visit the [Umoja Job Aids page](#), under Financial Accounting:

- [Mini Master for Retirees](#)
- [Mini Master for Survivors and Beneficiaries](#)
- [Receivable Vendor Credit Memo](#)

***This document is intended as the basis for standard operating procedures. Changes in the system may warrant the distribution of a revised version of this document or the issuance of correspondence related to updates or clarifications.