

# Medical Benefits Program

Same program

Same benefits

**New administrators**

Inter-American Development Bank Group

**What is happening?**

**New administrators  
starting July 1st**

# Who are they?

For medical, dental, and vision  
(And pharmacy outside the U.S.)

Cigna (PPO) - in the U.S.



Cigna IGO - outside the U.S.



Aetna International PPO  
(July 1st)

For pharmacy  
(In the U.S.)

Cigna



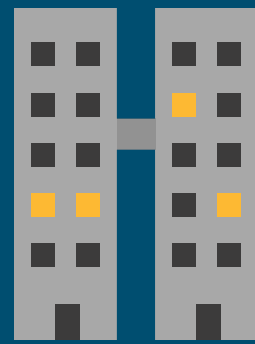
Express Scripts  
(July 1st)

# IDBG self-insured Medical Benefits Program

Program expenditures reached \$66m in 2017

10,000 members

Contributions  
of the IDBG



Contributions of  
staff and retirees



Health Benefits  
Account



Program administrators  
(earn a fee)



Pharmacy

Claims paid by IDBG and  
administered by Express Scripts

Medical

Claims paid by IDBG and  
administered by Aetna International

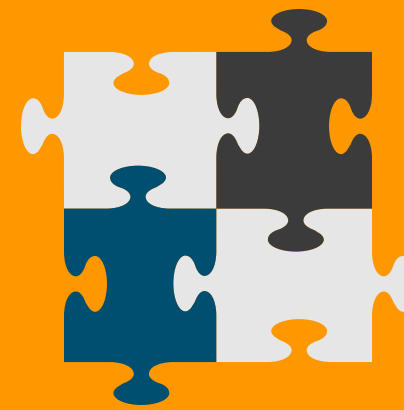
# Why are we changing?



Scheduled procurement process



Extensive selection process



Review against established criteria



Best value for the Bank and  
all plan members



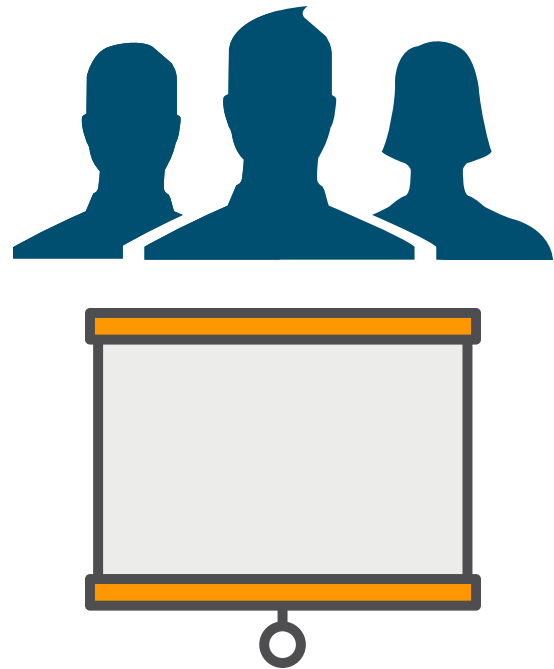
Resulting in an enhanced contractual framework

# What to expect?



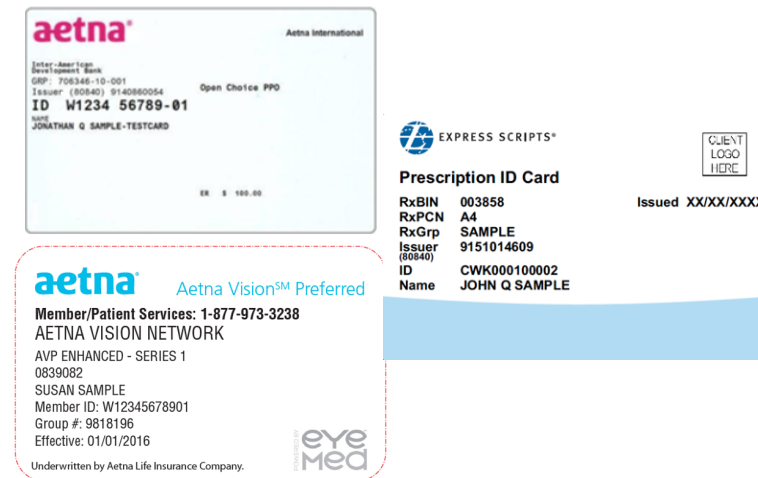
Transition announcement via e-mail and letters mailed to home addresses, and HRD website updated with FAQs and other information

Beginning after  
announcement date



Townhall meetings in HQ  
and webinars for COFs

As of the 2nd week of June



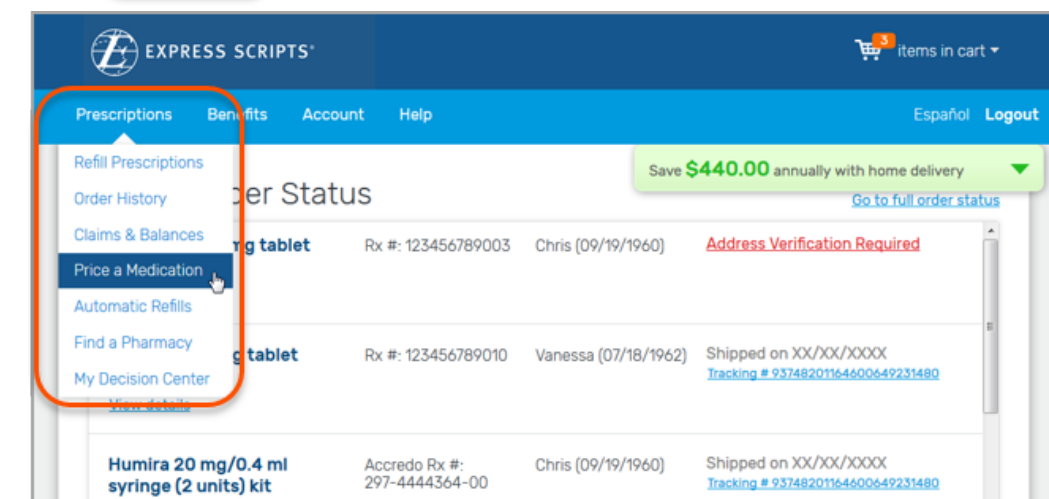
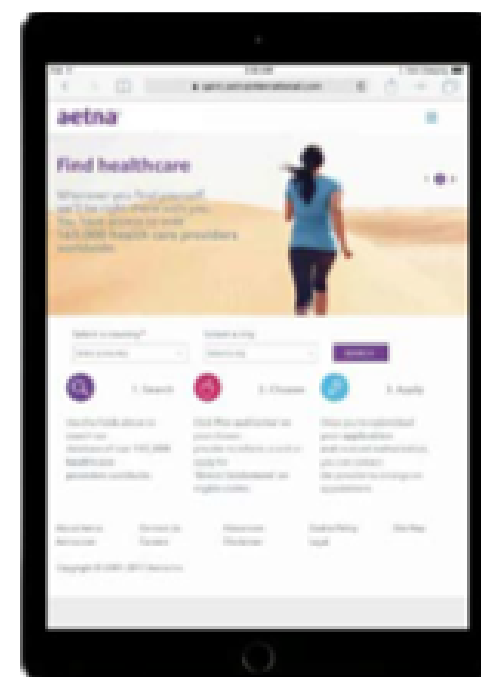
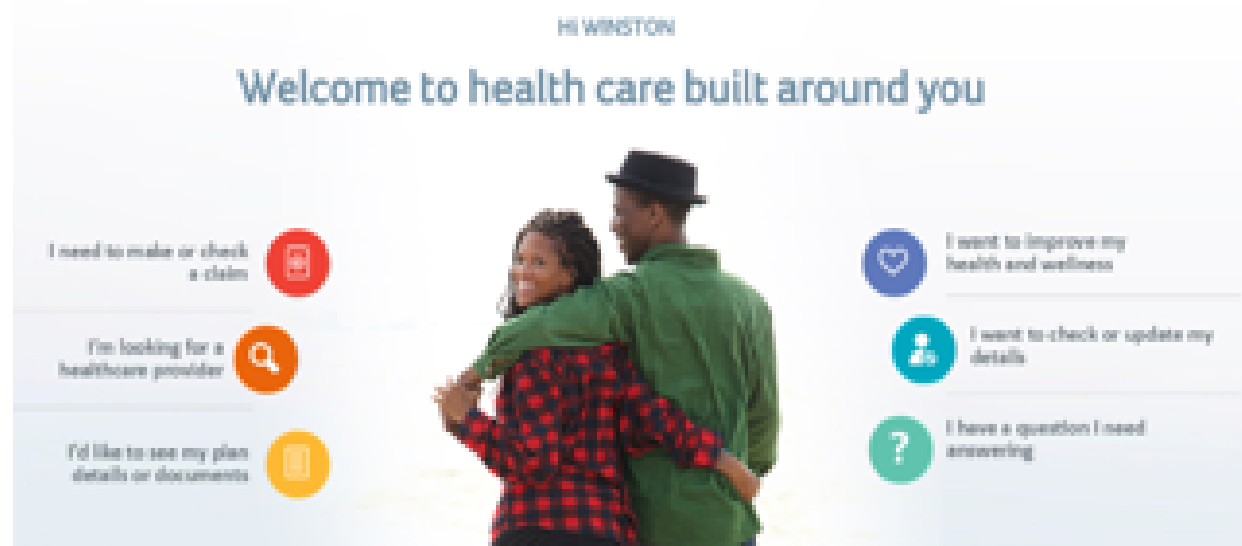
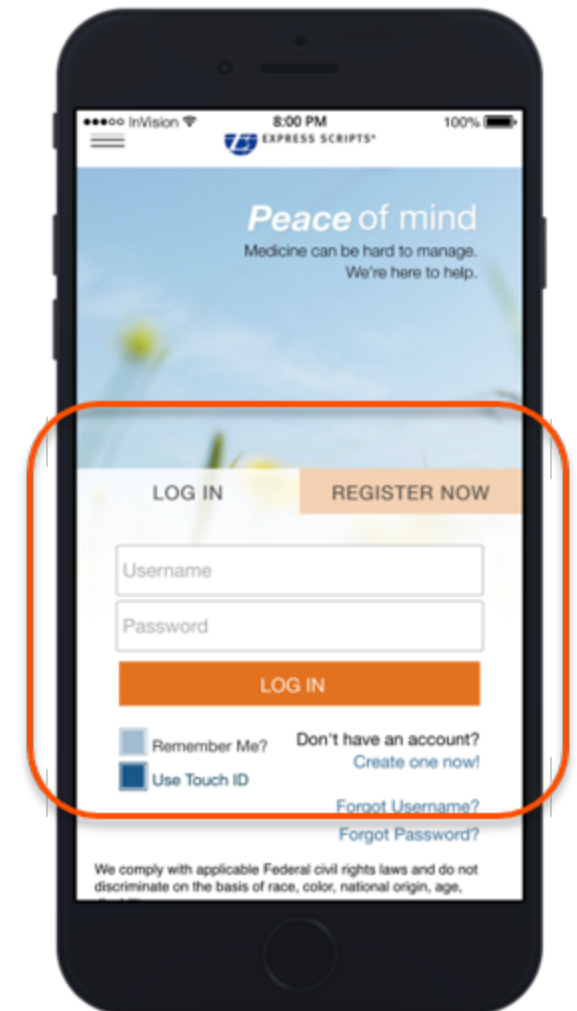
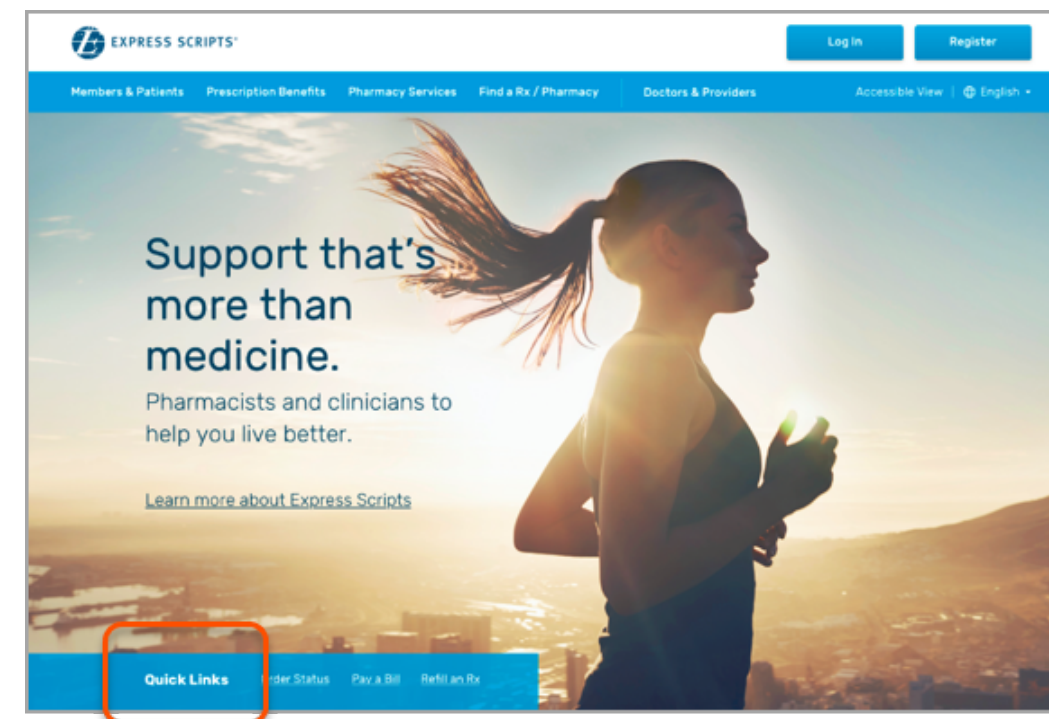
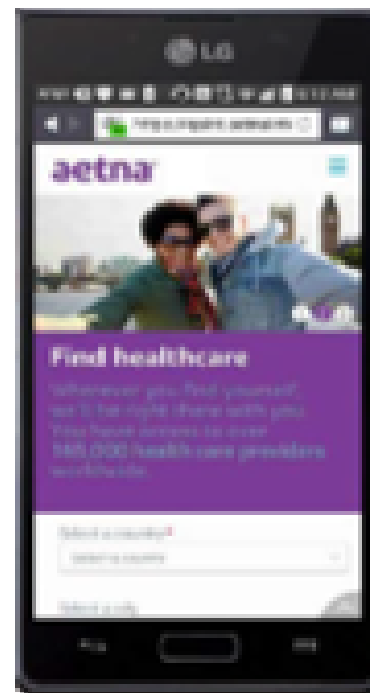
New ID cards



Aetna International and  
Express Scripts welcome  
kits mailed

# Sample materials

# Websites and apps



# Transition Considerations

myCigna



You will have access to your myCigna account for one (1) year after the July 1st effective date, through June 30th, 2019. If you want to keep any information stored in your MyCigna account, you must download and save it on your computer or print it for your records. Information in the MyCigna system does not transfer into Aetna's system.



# Transition Considerations

Region

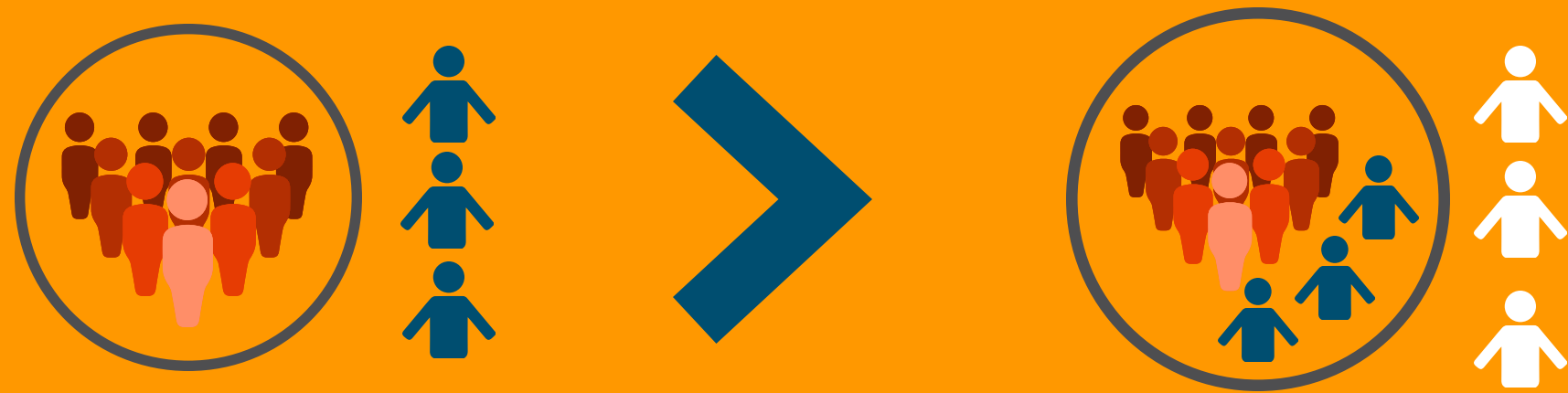
Familiarize yourself with  
the networks in your  
country

Understand how Aetna  
works in-network and out-  
of-network

# Transition Considerations

Medical in the U.S.

## Regarding Network



A few Cigna doctors may be out of network under Aetna International...

But other Cigna out of network doctors may be in network under Aetna International.

## Regarding Transition of Care

When receiving a course of treatment that began prior to July 1, 2018 with an in-network Cigna provider that will be out-of-network with Aetna, in-network rates will be honored during the transition.

Some examples include:



Pregnancy



Ongoing treatment plan, such as chemotherapy or radiation therapy



A terminal illness

# Transition Considerations

Pharmacy in the U.S.

## Regarding changes in tiers

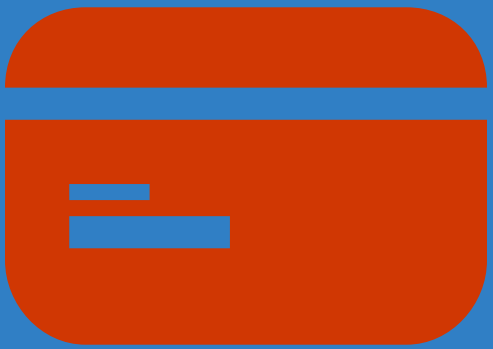


## Six month transition period

Tier	Co-Pay Retail 30-day supply	Co-pay Mail order 90-day supply
Generic	\$5	\$10
Preferred Brand	\$15	\$30
Non-Preferred Brand	\$30	\$60
Specialty	\$40	\$80

\$0 co-pay mail order in Generic and Preferred Brands for preventive conditions will continue with Express Scripts

(Affected members will be notified)



## Regarding Open Refills

Automatic transfer of open refill prescriptions at both the retail and mail order levels.



However, members need to call to reinstate mail order delivery

# Transition Considerations

## Claims



Any claims incurred up to June 30th, 2018 must be filed with Cigna.  
As part of the transition process, you have until December 31st, 2018 to file the claim.



Starting July 1st, all claims incurred must be filed with Aetna International.



# Filing claims - Out of Network



Paper claims



Online claims



Claims through  
mobile app

NEW: Direct deposit available in the U.S. (checks are still an option)

Option to select US \$ or currency of country of residence for reimbursement in the region

# Communications

## Communications plan

- High touch throughout the transition process
- Well-informed management
- Face-to-face meetings
- Channels of post-announcement support for staff and retirees
- Detailed information in Welcome Kits
- Vendor, HRD/INS on-site support post roll-out

## Internal Communication channels

- Infographics, posters, ePortal and Go-Digital banners, Infolinks, and web content

MAY 2018 | [English](#)

RESOURCES

- [Medical Benefits Program](#)
- [Transition FAQs](#)

Dear Colleague,

Beginning **July 1, 2018**, the IDB Group will replace Cigna and Cigna IGO, the current administrators of our Medical Benefits Program, with new administrators. **Aetna International** will be the new administrator of the medical, dental, and vision program for all members residing in the U.S. and outside the U.S.

**Express Scripts** will be the new administrator for prescription drugs received in the U.S. or Puerto Rico. For prescriptions received outside the U.S. or Puerto Rico, Aetna International will be the new administrator. Members residing outside of the U.S. will have access to prescription drugs through Express Scripts when in the U.S. or Puerto Rico.

**Why transition to new administrators?**

IDB Group management has a responsibility to review service providers periodically to achieve the best overall value for the IDB Group and its members. In conjunction with Corporate Procurement, an extensive selection process, supported by specialized consulting firms, was conducted. A dedicated Evaluation Panel analyzed proposals from several firms, and the Review Committee of the Life and Medical Insurance Programs supported the Panel recommendations, which were cleared by the Corporate Procurement Committee. As a result of this process, Aetna International and Express Scripts were selected as the new partners to administer our Program.

**New Program administrators**

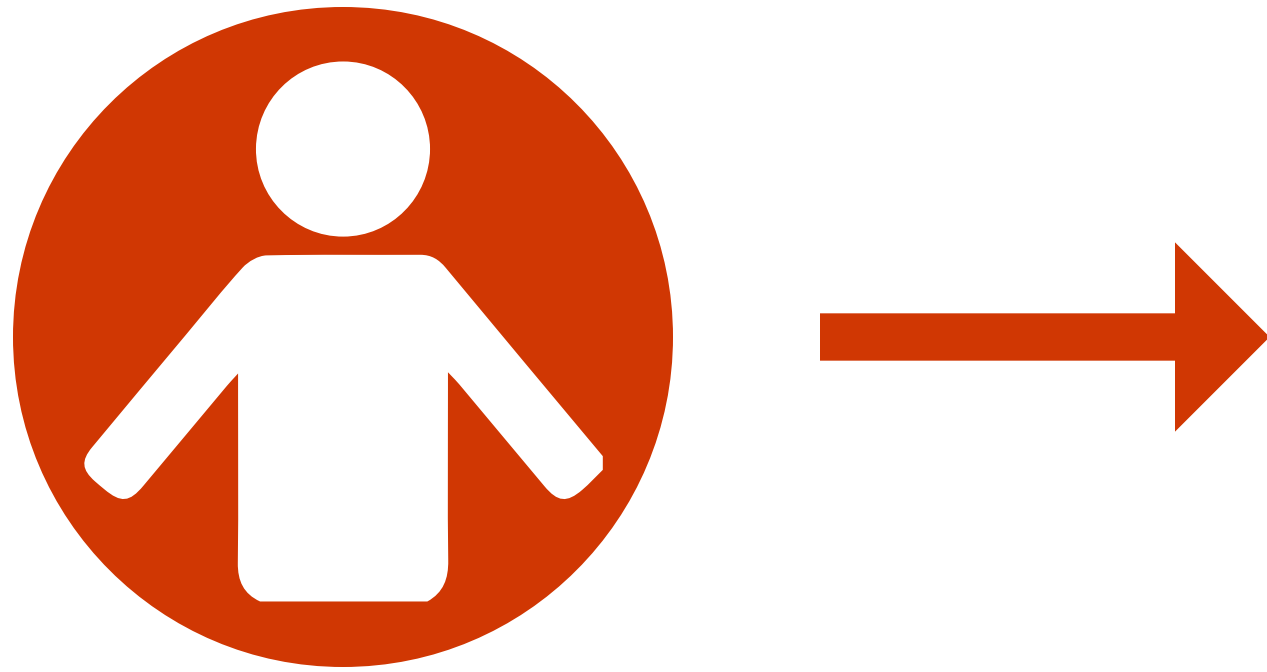
For members residing in the U.S. or Puerto Rico:

	Current		New
Medical, dental, & vision services	Cigna PPO	→	Aetna PPO
Prescription drugs	Cigna	→	Express Scripts (in the U.S. and Puerto Rico; Aetna everywhere else)

For members residing outside the U.S. or Puerto Rico:

	Current		New
Medical, dental, & vision services	Cigna IGO	→	Aetna
			Aetna (outside the U.S. and Puerto Rico)

# Member Support Channels



- Dedicated toll-free numbers for Aetna and Express Scripts
- Aetna representatives on-site in office #SW0411
- Aetna and Express Scripts client portals
- HRD Intranet site and Retirees website - FAQs and other content
- HRD Business Partners and HRSC team
- INS team - +1 (202) 623-3090 / X3090 / [hrd/ins@iadb.org](mailto:hrd/ins@iadb.org)

Questions?