

December 5, 2011

**NOTE:** A letter dated November 21 intended for participants enrolled in the World Bank Group MIP Continuation Plan was sent in error to many retirees. We sincerely apologize for this inconvenience. Please find below the correct information regarding 2012 Retiree Medical Insurance Plan premiums.

Dear Member,

**This notice advises you of important information about the 2012 Medical Insurance Plan for Retirees. Please share this information with your enrolled dependents.**

**RMIP Premiums**

Monthly premiums will be increased by 3.1% on January 1, 2012 to reflect the growing costs of health care services. The monthly dollar amount of the increase ranges from \$1 to \$14, depending on your enrollment level. This increase is below the national trend of 9% due to savings the World Bank Group achieved through a new prescription drug contract and its participation to the Early Retiree Reinsurance Program (ERRP) and the Medical Retire Drug Subsidy. There will be no changes for 2012 to office co-pays, deductibles, or the coinsurance percentages.

Please refer to the chart below for the 2012 premiums.

Plan 1	INDIVIDUAL				DUAL				FAMILY			
	A	B	C	D	A	B	C	D	A	B	C	D
Contribution Bracket												
Contribution Base	Up to \$19,999	\$20,000 to \$39,999	\$40,000 to \$59,999	\$60,000 or over	Up to 19,999	\$20,000 to \$39,999	\$40,000 to \$59,999	\$60,000 or over	Up to 19,999	\$20,000 to \$39,999	\$40,000 to \$59,999	\$60,000 or over
New Premiums 2012	\$43.00	\$87.00	\$135.00	\$189.00	\$87.00	\$172.00	\$274.00	\$374.00	\$107.00	\$215.00	\$341.00	\$469.00
Increase from 2011	\$1.00	\$3.00	\$4.00	\$6.00	\$3.00	\$5.00	\$8.00	\$11.00	\$3.00	\$6.00	\$10.00	\$14.00
Plan 1 Continuation (unsubsidized)	\$538.00				\$1,076.00				\$1,345.00			
<b>Plan 2</b>	Retiree Plan 2 premiums are computed individually for each retiree based on the unsubsidized cost (see Plan 2 Continuation costs below), a 4% per year pension subsidy, and an early retirement reduction based on age at retirement.											
Plan 2 Continuation (unsubsidized)	\$457.00				\$913.00				\$1,142.00			
Plan 1/Plan 2 cost difference*	\$81				\$163				\$203			
*Retirees in the gross pension plan (participation before April 14, 1998), who are eligible for Plan 2 only upon termination, may buy up to Plan 1 by computing the Plan 2 premium and adding the Plan 1/Plan 2 difference. The Plan 1/Plan 2 difference is subject to change.												
*Retirees in the net pension plan (participation on or after April 14, 1998), are eligible for Plan 2 only.												

(over)

**U.S. Network Prescription Drug Benefit**

Starting January 1, 2012, Medco will replace Catalyst Rx as the Pharmacy Benefit Manager. A Medco welcome kit with new ID cards should arrive in your mail by late December.

Key information in this welcome kit includes:

- PBM network prescription benefits remain the same; \$0 for Generics, 20% for Preferred Brand Name drugs and 30% for Non Preferred Brand Name drugs.
- No increase to the annual \$100 deductible for brand name drugs purchased at a retail pharmacy.
- An updated Preferred Drug Formulary.

**IMPORTANT:** When you receive the Medco welcome kit with your new ID cards:

- Show your new ID cards to the pharmacist when you fill your first prescription on or after January 1, 2012.
- Members who receive home delivery of prescription medication through Maintenance Mail Order or Specialty Medication Mail Order will find that most prescriptions automatically move to the new service. Refills that have expired and all narcotic or compound medications will require new prescriptions. Contact Medco as instructed in the kit to setup your payment information for home delivery. Your credit card and payment information will not be transferred to Medco from Catalyst.

**Assistance finding care outside the U.S.**

At the recent 1818 Society meeting, members asked us to include this reminder about accessing care outside of the United States. If you live outside of the United States, or plan to travel outside of the U.S, please become familiar with your insurance administrator's global resources.

Aetna and Vanbreda have established direct billing agreements with many global hospitals and clinics, meaning you pay only your patient portion at the time of admission. Even if your preferred facility is not on their list, they may be able to setup a one-time agreement for direct billing for inpatient care. Their international websites also list physicians, but please note that direct billing payment is not available for physicians. You will need to pay upfront for these services and file a claim for reimbursement.

The RMIP has a transportation benefit to the nearest location able to render appropriate medical. This benefit must be authorized by the administrator (Aetna or Vanbreda) before travel occurs and is limited to one roundtrip per year, per condition. This benefit is for transport only and does not include hotel or subsistence. The MIP does not cover evacuation to home or repatriation of remains.

For more information, please check with your administrator or go online:

Aetna:	<a href="http://www.aetnainternational.com">www.aetnainternational.com</a>	Vanbreda	<a href="http://www.vanbreda-international.com">www.vanbreda-international.com</a>
Direct:	202-473-8666	Direct:	32-3-217-5798
Email:	<a href="mailto:mclaims@aetna.com">mclaims@aetna.com</a>	Email:	<a href="mailto:mcc200@vanbreda.com">mcc200@vanbreda.com</a>

If you need additional information, please visit the HR website, [www.worldbank.org/humanresources](http://www.worldbank.org/humanresources), or contact the HR Service Center, [hrrservicecenter@worldbank.org](mailto:hrrservicecenter@worldbank.org), or call, 202-473-2222.

We wish you and your family a happy and healthy New Year!

Sincerely,  
Massimo Vicini, Adviser  
HR Compensation and Benefits