

RMIP REVIEW

Understanding Your Benefits

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**MAXIMIZE YOUR
MEDICAL BENEFITS!**

AGENDA

- 2023 Premiums
- Review of member support programs
- RMIP Financial Overview
- Q&A





Welcome to Health Advocate

Health Advocate service provides:

- **Hands-on support** (for employees in the U.S. and those living abroad), as well as retirees for a variety of health and well-being issues
- A **single toll-free phone number (877-650-7785)** connects members to all World Bank Group provided benefits
- Compassionate, confidential help **available 24/7**
- **Unlimited access** for members in Aetna MIP and their eligible family members
- **Interactive mobile app** and website
- **Provided by World Bank Group** at no cost to members!

Members simply pick up the phone and call with any healthcare issue and we will get them the help they need!





How does the Health Advocate service work?



It's easy. When a member has an issue, they call the toll-free number **(877-650-7785)**.



They will be assigned to a Personal Health Advocate.



The Personal Health Advocate works with the member until the issue is resolved.



Personal Health Advocates can help in the following ways



Coordinate care with providers



Research and arrange second opinions



Provide support for medical conditions



Help with paperwork issues like billing, claims and more



Help find the right doctors and services



Provide special help for parents and parents-in-law





Teladoc® is a national network of U.S. board-certified doctors available on-demand 24/7 to diagnose, treat and prescribe medication, if necessary, for many non-emergency medical issues.

Talk to a



anytime



Top Diagnoses

- Flu
- Cough
- Sinus problems
- Upper respiratory infection
- Pink eye
- Nasal congestion
- Sore throat
- Sinusitis
- Seasonal allergies
- Rash/poison ivy
- Food poisoning

Prescriptions as needed

- Best practices in prescription management
- Appropriate prescribing following CDC guidelines
- No controlled substances, psychiatric or lifestyle drugs
- 98% generic prescribing rate
- Member convenience through e-prescribing

Teladoc
HEALTH

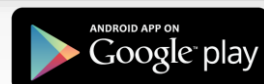
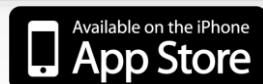
GETTING STARTED WITH TELADOC



A screenshot of the Teladoc website. At the top, it says "TELADOC." on the left, "made available through aetna" in the center, and "Call us at: 1-855-835-2362" on the right. The main image shows a woman and a child looking at something together. Overlaid on this is the text: "We've connected patients like you with doctors over 2 million times" and "Speak to a licensed doctor by phone or video in minutes." Below this are two columns of forms. The left column is titled "Talk to a doctor" and has fields for "USERNAME" and "PASSWORD", a "SUBMIT" button, and a link "Forgot your Password?". The right column is titled "Setup your account" and has fields for "FIRST NAME", "LAST NAME", "DATE OF BIRTH", and "AETNA MEMBER ID" (with a question mark icon), and a "SUBMIT" button.

It's quick and easy to set up your account. Once your account is set up, a doctor is only a call or click away.

- 1 Visit Teladoc.com/Aetna (or download the app)
- 2 Go to "Set up account"
- 3 Provide required information



TELADOC VS. TELEMEDICINE



	Aetna Teladoc (For HQ MIP)	Cigna Telehealth (For MIP International)	Telemedicine (Both HQ and International MIP)
What is it?	Virtual consultation with a medical professional for acute care items (think “a-doc”)	Virtual consultation with a medical professional for acute care items (think “a-doc”)	Office visit with your medical professional – basically an ordinary office visit in a virtual environment (think “my-doc”)
Services Provided	Non-emergency and acute care items New for 2021: Mental Health and Dermatology	Non-Emergency and acute care items and certain specialty and mental health care	Any medical need
Copay	\$0	\$0	Regular rules apply

RMIP & RMBP Membership

Plan Beneficiaries

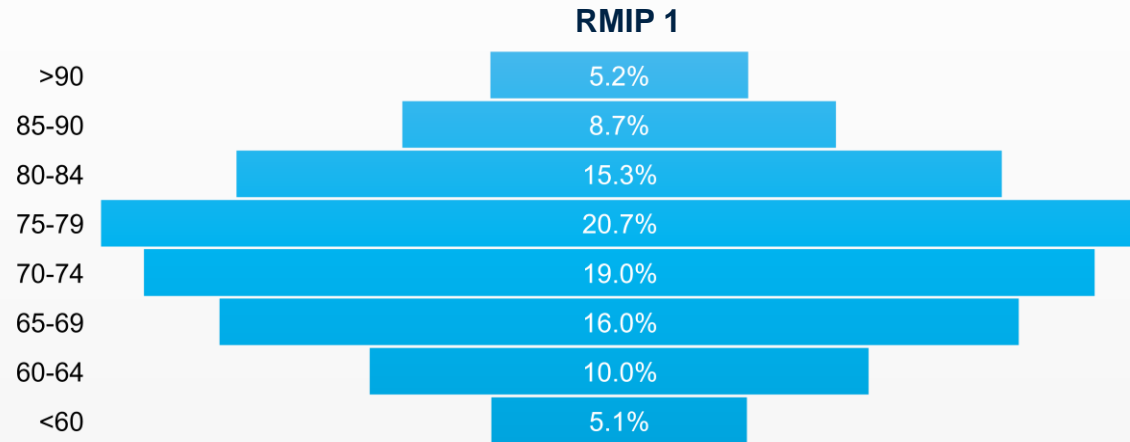
	2019	2020	2021	Annual Growth Rate (2019-2021)
Number of Retirees ¹				
• RMIP	7,034	7,250	7,345	2.2%
RMIP 1	6,097	6,152	6,128	0.2%
RMIP 2	936	1,099	1,217	14.0%
• RMBP	413	451	483	8.1%
Number of Dependents ¹				
• RMIP	12,626	12,760	12,844	0.9%
RMIP 1	10,769	10,634	10,493	-1.3%
RMIP 2	1,857	2,126	2,351	12.5%
• RMBP	426	449	468	4.8%
Number of Members ¹				
• RMIP	19,659	20,010	20,189	1.3%
• RMBP	839	900	951	6.5%

¹ RMIP: monthly average headcount
RMBP: headcount as of December 31

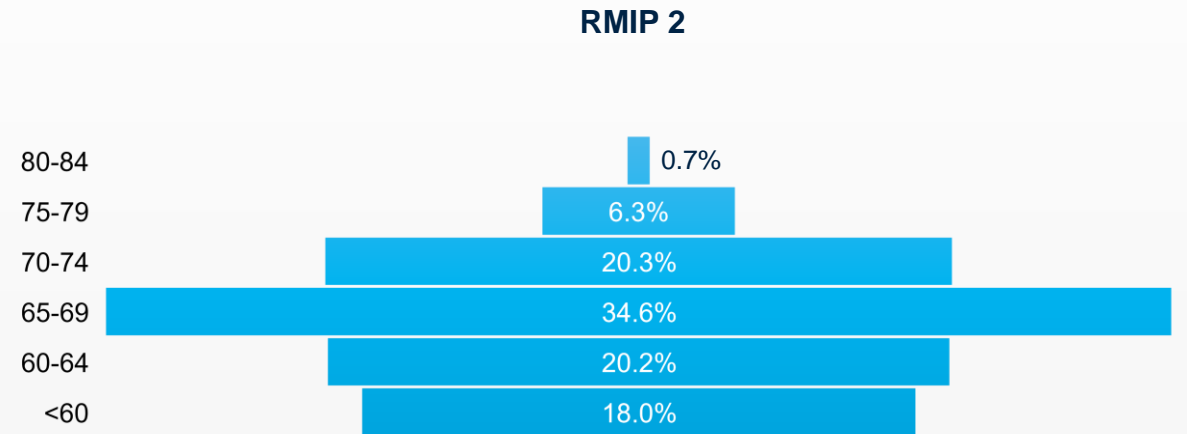
- 2022 YTD (Sept 30th) average monthly enrollment for RMIP is about 7,454 retirees

RMIP Demographic

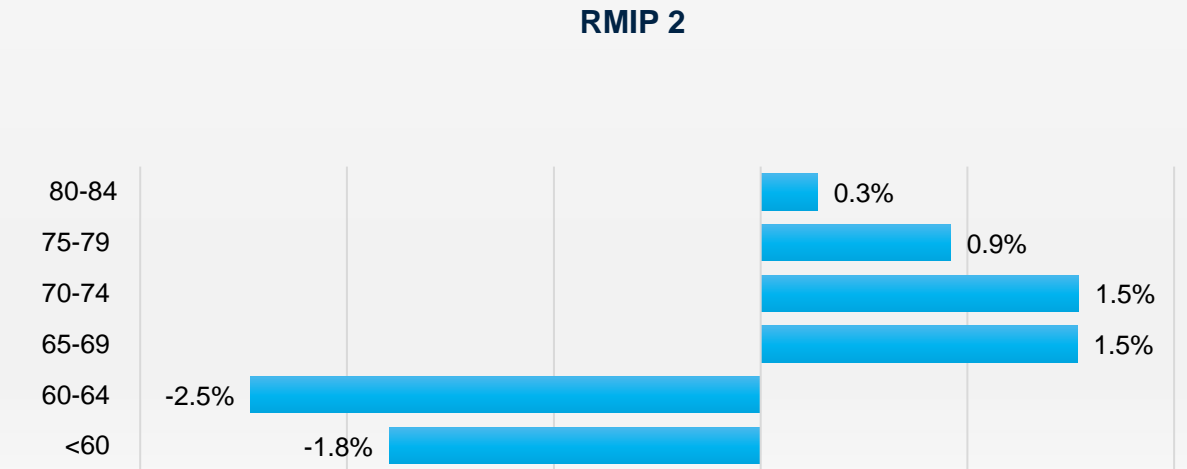
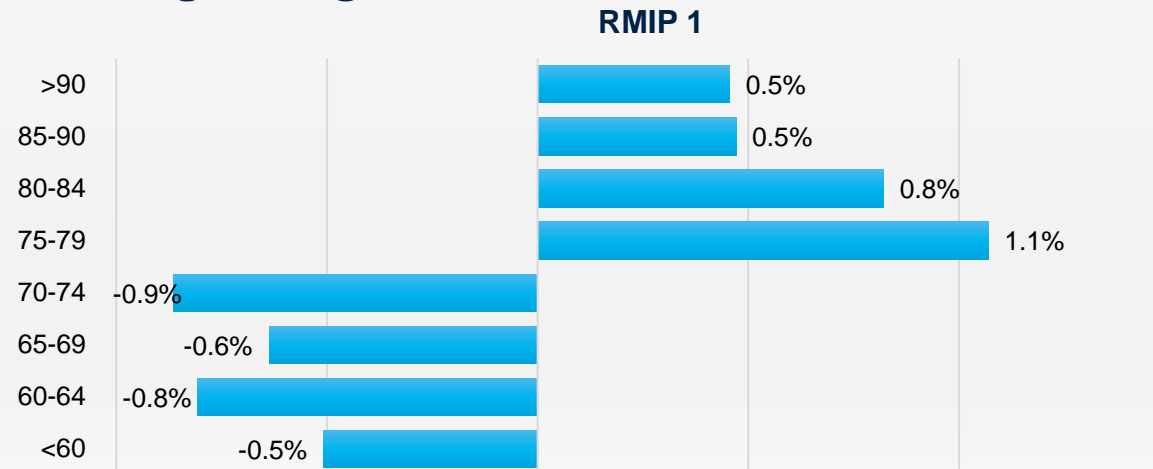
Age Distribution¹



¹ Retirees as of 12/31/2021



Change in Age Distribution²



² Percentage point difference compared to 12/31/2020

RMIP Financial Review

Funding

Funding Source	2021 Funding (in million)
Retiree Contribution	\$31.3
World Bank Group Contribution	\$82.1
Continuation, Direct Billing & Long -Term Disability (Retirees + WBG)	\$3.8
Total Funding	\$117.2
Total Medical Plan Expenses	\$114.5

- For 2022 plan year total expenses are projected to be \$118.3m vs \$120.3m of contributions
- For 2023 plan year:
 - projected medical expenses will be approximately \$126.3m
 - projected contributions prior to adjustment will be approximately \$121.2m
 - 4.2% premium increase is required effective 1/1/2023
 - 4.0% premium increase was proposed and approved

2021 RMIP Medical Plan Expenses

(in Million)	Allowed Amounts ¹	Coordination of Benefits Savings (COB) ²	Rx Rebates & Subsidy	Deductibles, Co-Payments & Coinsurance	Total Expenses after Offsets ³
Medical Claims	\$102.5	\$34.4		\$11.0	\$57.0
Dental Claims	\$12.0	\$0.02		\$2.9	\$9.1
Prescription Drugs Claims	\$36.9		\$8.9	\$2.4	\$25.6
Total Claims ³	\$151.4	\$34.5	\$8.9	\$16.3	\$91.7
Medicare B Premium Reimbursement & IRMAA	\$18.5				\$18.5
Admin. and Other Fees	\$4.3				\$4.3
Total Cost Incl. Fees ³	\$174.2	\$34.5	\$8.9	\$16.3	\$114.5

¹ Expenses before Medicare/NHP, rebates, deductibles, co-pays, and coinsurance

² Coordination of benefits (COB) are benefits submitted but paid by another carrier including payments made by Medicare. The COB Saving amount shows the savings that the plan benefited by having COB in place. Data is based on vendors' reports.

³ Numbers may not precisely add up to total due to rounding

Healthcare Trends Overview

U.S. Healthcare Trends 2018 - 2022¹

	2018	2019	2020	2021	2022
Annual Trend	5.0%	5.0%	5.0%	4.8%	4.1%

¹ Source: WTT Best Practice in Healthcare Employer Survey Report for 2018 to 2020, Aon Global Medical Trend Rates Report for 2021 to 2022

MIP/RMIP Contribution Increases 2018 - 2022¹

	2018	2019	2020	2021	2022
MIP Contribution Increase	3.6%	5.0%	5.0%	5.0%	2.8% (A: 5%, B: 0%, C: 1.5%)
RMIP Contribution Increase	5.9%	5.0%	3.5%	5.0%	3.0%
U.S. General Inflation ¹	1.9%	2.3%	1.4%	7.0%	8.2%

¹ Source: U.S. Department of Labor; 2018-2021 are December to December annual rates; 2022 is September to September annual rate