

Enroll Parent or Parent-In-Law in the Sponsored Medical Insurance Plan

Summary

The Sponsored Medical Insurance Plan (SMIP) provides worldwide comprehensive health and prescription drug insurance to an eligible parent and parent-in-law.

Refer to [G00080 Aetna Sponsored Parent Plan Summary](#) for details of plan coverage.

Eligibility

HQ staff on regular, open, or term appointments and their parent or parent-in-law must meet the following criteria:

- The staff member must participate in the MIP for active staff, with Aetna as the insurance administrator.

Attention:

SMIP is not available for retirees or for staff who have elected Cigna to administer their MIP claims.

- The staff member's parent or parent-in-law must be single, widowed, divorced, or legally separated.
- The staff member's parent or parent-in-law must reside permanently with the staff at his/her duty station for six months or more during a calendar year.
- The parent or parent-in-law must hold a dependent G4 visa or other visa which allows him or her to reside indefinitely with the staff member at the duty station or should be U.S. citizen or U.S. Permanent Resident. In the case of a staff member stationed away from Headquarters, a parent or parent-in-law is not required to reside in the staff member's household at the duty station for the duration of the field assignment.
- The staff member must provide 51 percent or more of parent or parent-in-law's total financial support.
- The staff member's parent or parent-in-law must have a gross annual income of less than \$10,712 gross per calendar year from all sources, including Social Security, pension, investments, and support from other family members such as his/her siblings.

Attention:

- There are many restrictions to enroll in this medical plan and those who have pre-existing conditions are usually rejected.
- Dental services are not covered under the SMIP.

Step	Action
	Action by Staff
01	Review the plan coverage.

	<p>Refer to:</p> <ul style="list-style-type: none"> • Detailed Benefits Description in the G00080 Aetna Sponsored Parent Plan Summary. • Premium—the premium is subject to change. <p>Attention:</p> <p>The World Bank Group does not subsidize SMIP. If your application is accepted, the required contribution will be deducted from your salary.</p>
02	<p>Contact HR to request an SMIP application.</p> <p>Attention:</p> <p>Do not cancel any existing medical insurance coverage at this point.</p>
	Action by HR
03	Send an email with the SMIP enrollment form to the staff member.
	Action by Staff
04	<p>Submit evidence of good health of parent and/or parent-in-law to Aetna.</p> <p>Note:</p> <ul style="list-style-type: none"> • All approvals regarding evidence of good health are made by Aetna, and not by the Bank Group. There are no appeals permitted from the decision made by Aetna in this regard.
	<ul style="list-style-type: none"> • Action by Medical Insurance Administrator (Aetna)
05	<p>Determine:</p> <ul style="list-style-type: none"> • evidence of good health based on the standard medical underwriting provisions. • whether the applicant can be accepted. • approval and effective date, depending on the applicant's current health status. <p>Attention:</p> <p>The Bank Group cannot guarantee approval of the application and does not determine the effective date if the application is approved.</p>

06	<p>Send the enrollment approval notification to the staff member.</p> <p>Note:</p> <p>Approval notification is generally sent within three to four weeks from the date of receipt of the enrollment request.</p>
	Action by Staff
07	<p>Cancel or make supplementary any existing medical insurance coverage once you receive the enrollment approval notification from Aetna.</p>
08	<p>Receive the new member identification card.</p> <p>Note:</p> <p>All communications from Aetna are addressed to the mailing address that you provide in the enrollment form.</p>