OFFICE DES NATIONS UNIES À GENÈVE

ASSURANCE MUTUELLE CONTRE LA MALADIE ET LES ACCIDENTS DU PERSONNEL DES NATIONS UNIES



UNITED NATIONS OFFICE AT GENEVA

UNITED NATIONS STAFF MUTUAL INSURANCE SOCIETY AGAINST SICKNESS AND ACCIDENT

COMMUNICATION DU COMITE EXECUTIF

COMMUNICATION FROM THE EXECUTIVE COMMITTEE

AMENDMENT TO THE INTERNAL RULES OF THE SOCIETY APPLICABLE FROM 1 August 2025

This communication aims to inform insured members of the changes in the internal rules of UNSMIS. Considering the upcoming downsizing amongst participating Organizations, the Director-General of UNOG, acting upon the recommendation of the Executive Committee of UNSMIS, has agreed to the implementation of a bridging mechanism for after-service health insurance (ASHI).

The updated Internal Rules will be published on the website effective 1 August 2025. Given the speed with which some of the downsizing events have unfolded and the fact that some organizations will start downsizing as early as 1 July 2025, member organizations are free to retroactively implement this bridging mechanism effective 1 July 2025 so as not to penalize concerned staff members.

Annex VII - Bridging Mechanism

Due to expected downsizing/organizational restructuring of organizations participating in UNSMIS, the Executive Committee has recommended, and the Director-General UNOG agreed, to implement a bridging mechanism for ASHI eligibility.

In order to be considered eligible for the bridging mechanism the insured member must:

- Be subject of an agreed termination or abolition of post.
- Be at least 50 years of age but less than 55 years of age at the time of separation.
- Have at least 10 years of cumulative participation in a health insurance scheme of an agency signatory to the *Inter-Organization*Agreement concerning Transfer, Secondment or loan of Staff among the Organizations applying the UN Common System of Salaries and Allowances. Participation as a temporary staff does not count towards the 10-year vesting period.
- Be a holder of a fixed term, continuing or permanent appointment at the time of separation.
- Be eligible and elect to receive a periodic benefit from the UNJSPF.
- Apply for the bridging mechanism prior to separation or within 30 days thereafter.

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Financial obligations:

- Individuals eligible for the bridging mechanism and who request it, will be responsible for contributing their share and the organization's share of the monthly health insurance premium until reaching the age of 55, where they will be eligible to request ASHI. Individual participating Organizations may choose to continue paying the Organization's share of the premium.
- Full Payment Requirement: The total insurance premium (both participant and organizational shares) must be paid in full for coverage to remain effective.
- Premiums should be paid in advance (quarterly, biannually, or annually) to ensure uninterrupted coverage.
- In the event of re-employment during the bridging period, the member must notify UNSMIS immediately to terminate the bridging mechanism.

Administrative considerations:

- Enrollment in the bridging mechanism is optional and must be formally requested by the staff member.
- Coverage during the bridging period is contingent upon timely premium payments.
- Upon reaching age 55 and meeting ASHI eligibility, the insured member is responsible for requesting ASHI as per standard procedure.
- Any interruption in coverage will void ASHI eligibility.

The possibility to opt for a bridging mechanism will expire on 31 December 2026. After this date this Annex will be deleted. Should the Executive Committee feel the need for the mechanism to be extended beyond said date, a new recommendation will be presented to the Director-General, UNOG.

Distribution:

1 copy per staff member UNOG, UNDP, UNICEF, WMO, UNHCR, ITC, UNV, UNFCCC, UNCCD, UNSSC, ITU Retired members

The Executive Secretary