

AMENDMENTS TO THE INTERNAL RULES OF THE SOCIETY APPLICABLE FROM 1 JUNE 2020

The Executive Committee of the United Nations Staff Mutual Insurance Society against Sickness and Accident has recommended to the Director-General certain amendments to Rules III, V, VII and VIII of the Internal Rules of the Society. In accordance with the Statutes of the Society, the Director-General has approved the following amendments, with effect from 1 June 2020.

Rule III - MEMBERSHIP

Amend Article 4) –to read:

Retired members

After-service coverage by a health insurance scheme is available only in the form of continuation of previous membership of the Society or of an insurance scheme of an organization of the United Nations family. Thus, any former staff member may continue to be a member of the Society after separation from service provided that on separation:

- (a) She/he is affiliated to the Society or to a sickness insurance scheme of an organization in the United Nations family and is receiving a disability pension under the Regulations of the United Nations Joint Staff Pension Fund or compensation for disability awarded under appendix D to the Staff Rules; or
- (b) She/he is 55 years of age or older, has been affiliated to the Society or to an insurance scheme of an organization in the United Nations family for at least five years for staff recruited before 1 July 2007, or for a minimum of 10 years for staff recruited on 1 July 2007 or thereafter, and is eligible and elects to receive a retirement, early retirement or deferred retirement benefit in accordance with the Regulations of the United Nations Joint Staff Pension Fund.

Full details on the eligibility requirements and administrative procedures relating to after-service health insurance coverage are set out in administrative instruction ST/AI/2007/3 on after-service health insurance.

Distribution :

1 copy per staff member

UNOG, UNDP, UNICEF, WMO, UNHCR, ITC, UNV, UNFCCC, UNCCD, UNSSC, ITU

Retired staff (as per mailing list)

Rule V - CONDITIONS FOR EXTENSION OF INSURANCE

Amend Articles 3, 4, 6, 7 and 8 –to read:

3. On separation from service, or on transfer to an organization in the United Nations family, a member may on application maintain coverage by the plan for herself/himself, and, where applicable, for the members of her/his family as protected persons, for a period not exceeding three months beyond the month of such separation or transfer, provided that she/he has been a member for six consecutive months. This period of extension does not count towards the eligibility period for After Service Health Insurance, except in the case of transfer to another organization of the United Nations family.
4.
 - (a) A staff member recruited before 1 July 2007 who on separation from service (other than by summary dismissal) at age 55 or later, has been a member for a minimum of five years or a minimum of 10 years for staff recruited on 1 July 2007 or thereafter may extend her/his coverage in the plan, and that of eligible family members, provided that she/he is eligible and elects to receive a retirement, early retirement or deferred retirement benefit under the Regulations of the Joint Staff Pension Fund;
 - (b) A staff member who was a member and separated from service (other than by summary dismissal) with a disability benefit under the Regulations of the Joint Staff Pension Fund or with compensation for disability under appendix D of the Staff Rules may extend her/his coverage in the plan, and that of eligible family members.

Full details on the rules and conditions governing After-Service Health Insurance eligibility and acquired rights are set out in Administrative Instruction ST/AI/2007/3 on after-service health insurance.
6. Members wishing to extend insurance coverage for themselves and/or for members of their families in accordance with Rule V.1-V.3, must pay the full premium due to the Society. They must inform the Society in writing in advance.
7. Eligible members wishing to enroll in after service health insurance should follow the procedures outlined in Section 7 of ST/AI/2007/3. A survivor of the staff member or retired staff member must normally apply to the Society in writing within six months.
8. In the event of divorce, the Committee may examine the application of the divorced ex-spouse and continue his or her affiliation as an ex-spouse not dependent on the member, subject to payment of the premium in advance. Insurance coverage may not be continued for more than one year. However, if the divorced member is a pensioner, the Committee may accept the continuation of coverage on a permanent affiliation basic, at the request of the ex-spouse. A divorced spouse who becomes a specially protected person may not have new dependents and may not continue his or her affiliation upon remarrying.

Rule VII - PREMIUMS

Amend Articles 2, 3, 4, 6, 8—to read:

2.
 - (a) The contributions of a staff member in service shall be calculated on the basis of net salary.
 - (b) For purposes of this calculation "net salary" means gross basic salary less staff assessment, plus post adjustment, spouse allowance, single parent allowance, transitional allowance, non-resident's allowance and language allowance where applicable.
 - (c) In the case of staff members employed part-time, the total amount of the premium to be charged by the Society (i.e. the staff member's contribution plus the subsidy paid by the United Nations) shall be calculated on the basis of the net salary which would be paid to the staff member if she/he was employed full-time; the amount of the subsidy paid by the Organization will be prorated to the time during which the staff member is actually employed.
 - (d) In cases of continuation of coverage under rule V.1-3, the above conditions shall apply to the last net salary of the staff member. For any period exceeding one year the amount shall be indexed annually at a rate fixed by the Executive Committee.
3. In the following cases the full premium (that is, the contribution as calculated in accordance with annex I of these Rules, plus the amount of the subsidy normally paid by the Organization in accordance with article XI of the Statutes) must be paid by the staff member:
 - (a) For continued coverage during a period of special leave without pay in accordance with rule V.1; where such special leave has been granted following illness or an accident, the premiums shall be calculated based on one third of the net salary of the member on his last day of duty;
 - (b) For extended coverage in accordance with Rule V.3.
4.
 - (a) After separation, a former staff member who wishes to continue membership of the Society as a pensioner shall pay a premium calculated on the basis of all the income payable under the terms of the Regulations of the United Nations Joint Staff Pension Fund, or appendix D of the Staff Rules, or both, taking into account, where appropriate, the lump sum withdrawn on retirement. The minimum contribution is calculated on the basis of a pension corresponding to at least 20 years' service for staff members recruited before the 1st July 2007 and 25 years' service for staff members recruited on the 1st July 2007 or thereafter.
 - (b) A floor premium is set each year by the Society: but the amount payable by participants with small incomes may be reduced by a proportion decided on by the Executive Committee.
 - (c) For purposes of calculating the premium payable by survivors, the surviving spouse, a child insured alone, or the eldest child if more than one is insured, will be considered as the head of the family and all other children will be considered as members of the family. Contributions will be calculated for the head of the family at the rate applicable to a member and, for the other dependent children, at the rate applicable to dependents.

6. The total amount of the insurance premium is paid jointly by the member and the Organization in accordance with annex I of these Rules. A former staff member who has not been affiliated to a sickness insurance scheme of an organization in the United Nations family for at least 10 years and was recruited before 1 July 2007 must pay the total amount of the premium, including the subsidy payable by the Organization, unless he is receiving an invalidity benefit. When the total period of membership of a former staff member, either as a staff member in service or as an after-service member of the sickness insurance scheme, reaches 10 years, the cost of the premium is borne jointly by the insured and the Organization. Staff holding a temporary appointment do not accrue credits towards becoming eligible for After-Service Health Insurance.
8. Premiums in respect of insured persons not carried on the Geneva payroll must be paid in advance. Premiums of retirees which are not deducted by the United Nations Joint Staff Pension Fund must be paid in advance, on a quarterly, semi-annual or annual basis. Any delay in the payment of these premiums will suspend entitlement to benefits from the Society. Premiums must be paid in Swiss francs or in United States dollars at a rate specified by the Society. If necessary, a member may be requested to pay a provisional premium subject to adjustment at a later date.

Rule VIII -BENEFITS

Amend Article 8)g) paragraph 7 –to read:

No benefits will be paid in respect of:

- The consequences of an accident of the insured person resulting from being on board (including as a passenger) in a delta-winged aircraft, a paraglider or a hot air balloon not approved for public transport, as well as any other type of aircraft not approved for public transport, as well as accidents following skydiving or bungee jumping;
- The consequences of an accident following the insured person's participation in any sport, or competition that involves the use of motor vehicles (including aircraft and boats);
- The consequences of a sporting accident where the insured person is paid for said sports activities and/or the practice of all sports as at a professional level;
- The consequences of an accident following the practice of any sporting activity in violation of the safety rules defined by the public authorities or by the international [or national] sports federation concerned in such a way that the insured person could not ignore the risks.

The Executive Secretary

SMIS/20/2