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A MESSAGE FROM THE ASSISTANT SECRETARY-GENERAL FOR HUMAN RESOURCES MANAGEMENT

Dear Colleagues,

In the course of service to the United Nations, staff and their immediate family members may be exposed to risks incurred by living and working in volatile environments including as targets of malicious acts, first responders to humanitarian crises and other tragedies such as the recent EVD health crisis. Based on lessons learned, the United Nations has strengthened the care and services available to staff members who make the ultimate sacrifice in the service of peace through injury, illness or the loss of life whilst in service to the Organization.

To address the multitude of needs of staff and families affected by these tragic circumstances and to answer the many questions that you have, the United Nations Secretariat’s Emergency Preparedness and Support Team (EPST) in the Office of Human Resources Management, in collaboration with the other United Nations departments and offices has created this “Resource Guide for Staff and Families” as a practical tool with recommendations and information on their benefits and entitlements in the unfortunate case of injury or death.

I encourage you to read the material contained in this guide as the first step to ensure your own preparedness in the case of an emergency. It will also facilitate the Organization’s responsibility and commitment to provide to you and your family with the utmost care during a difficult time.

Thank you for playing your part in helping us help you.

CAROLE WAMUYU WAINAINA
Assistant Secretary-General
Human Resources Management
This guide has been prepared with you, the staff member in mind, in the unfortunate event that you are injured or die as a result of malicious acts, natural disasters or other emergency. You are strongly encouraged to share the information with your next-of-kin and/or immediate family members. You should keep this guide as a preparedness reference and information resource at all times.

Our goal is to assist you and members of your family to be prepared, and to reassure you that the United Nations family is committed to supporting you.

Why this guide?

As an Organization we have witnessed first-hand the pain of grief and the distress experienced by colleagues who are seriously injured in service, and the uncertainty faced by family members upon the loss of a loved one. The difficulties of these situations, and the frustration and anguish faced by the staff member and bereaved families in obtaining access to entitlements, benefits and compensation can be lessened when staff members take timely action to ensure their personal administrative records are in order, and designated beneficiary information and emergency contact information are updated.

About this Guide

The guide provides information and direction through the processes you are confronted with at a difficult time. It also provides information on how you could organize your personal affairs.

At the beginning of the guide, you will be engaged through a self-assessment exercise that will allow you to determine how prepared you are for an emergency.

In Chapter 1, you will learn about the United Nations resources – human resources management and service entities - available to you, and how to access them.

Chapter 2 will inform you about benefits, entitlements and compensation packages, their purpose and how to access them, documentation/information needed, and the actions required to receive payment/services.

Chapter 3 will guide you in getting organized and what you can do NOW by way of personal preparation. It provides tips on how to get started, what
you need to do, information that should be shared, and documents you
should update and store safely.

Finally, Chapter 4 provides a Personal Emergency Preparedness Tool
which provides the actions you should take periodically to ensure your affairs
are in order. This Guide also include informative annexes, frequently asked
questions (FAQs), checklists and additional resources.

Access to this Guide

The electronic version of the guide is available on the HR Portal
(hr.un.org), the EPST Website (un-epst.org) and in the Emergency
Preparedness Support Community on Unite Connections
(uniteconnections.org). Your comments and recommendations on the
content of the guide are welcome for future enhancements and can be
submitted to epst@un.org.

We hope you will find this guide both informative and useful in helping
you to take the preparedness steps necessary.

* This guide aims to provide an overview of information and references
for staff and their families. While the content of this guide was prepared
with utmost care, the Organization does not guarantee the
completeness, timeliness or correct sequencing of the information
provided. The information is subject to the prevalence, interpretation
and application of the United Nations Staff Regulations and Rules,
administrative issuances, policies and guidelines as well as the
regulatory and policy framework of other United Nations organizations,
as well as the United Nations Joint Staff Pension Fund and other external
entities cited in the guide, as may be applicable and as may differ from
case to case. Any person relying on the information provided is
reminded to verify that the information remains accurate and review
the corresponding reference documentation. The United Nations
therefore accepts no liability for the content or consequences of any
actions taken on the basis of the information provided unless that
information is subsequently confirmed in writing by a duly authorized
official.
Before you read this booklet, we ask that you complete the following self-assessment survey. This exercise is meant to help you to determine how well organized and prepared you are for an emergency or incident.

**Emergency Preparedness Self-Assessment Survey** (Yes = 1 point; No = 0 points)

<table>
<thead>
<tr>
<th>SECTION</th>
<th>QUESTION</th>
<th>YES</th>
<th>NO</th>
<th>SCORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information and communication</td>
<td>Do you have a system in place to contact your family during an emergency? Do you have their contact information available to use?</td>
<td></td>
<td></td>
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</tr>
<tr>
<td></td>
<td>Do you have easy access to personal documents such as birth certificates and/or marriage (or divorce) certificates?</td>
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<tr>
<td></td>
<td>Do you periodically check if you and your family members’ passports, residence permits or visas are available as well as updated?</td>
<td></td>
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<tr>
<td></td>
<td>Do you have your local identification card and Social Security card available? (where relevant and applicable)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial Preparedness</td>
<td>Do you have easy access to your bank information such as account numbers and points of contact?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Do you have good knowledge of your insurance policies, beneficiaries and points of contact in your insurance company?</td>
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<tr>
<td></td>
<td>Do you have a list of all you assets and liabilities?</td>
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<tr>
<td></td>
<td>Do you keep a record of your housing and vehicle rental/lease agreement?</td>
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<tr>
<td></td>
<td>Have you prepared a will or health-care proxy?</td>
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<tr>
<td>Benefits &amp; Entitlements (♀)</td>
<td>Do you have good knowledge of the United Nations benefits and entitlements available to you and your family members in case of unexpected situations?</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Preparedness with the United Nations</td>
<td>Resources</td>
<td>TOTAL SCORE</td>
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<td></td>
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<tr>
<td>-------------------------------------</td>
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<tr>
<td>Are your family members aware of compensation and insurance scheme/procedures provided by the Organization?</td>
<td></td>
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</tr>
<tr>
<td>Are beneficiaries informed about benefits and entitlements and where to find assistance in case of an emergency?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you keep a record of your annual leave and work attendance?</td>
<td>Are you aware of the support Emergency Preparedness and Support Team (EPST) provides, and how to contact EPST in an emergency?</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Do you have record of your travel claims, travel authorizations, ticket stubs (in the previous 5 years)?</td>
<td>Do you know how to access a counsellor/psychologist/social worker in your duty station?</td>
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<tr>
<td>Are your medical letters from doctors regarding sick leave in an easily accessible place?</td>
<td>Do you know how to identify a Family Focal Point in your duty station?</td>
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<tr>
<td>Have you updated the beneficiary designation forms (i.e. P.2, Pension Fund A/2, Group Life Insurance)?</td>
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<tr>
<td>Is your emergency contact information updated in Inspira?</td>
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</tbody>
</table>

**RESULTS**

Score 28-30: Very organized, well prepared, take the last steps now  
Score 20-28: Good effort. Somewhat prepared. Complete the check list today  
Score 10-20: Attention needed, you are not yet there.  
Score 00-10: No organization. Begin your preparations right away.
GLOSSARY OF TERMS AND DEFINITIONS

Terms

ABCC - Advisory Board on Compensation Claims
ASHI - After-Service Health Insurance
Appendix D - Describes compensation award under the UN Staff Rules
UNDSS – United Nations Department of Safety and Security
EPST - Emergency Preparedness and Support Team
FFP - Family Focal Point
GLI - Group Life Insurance
IDS - Insurance and Disbursement Service
MAIP - Malicious Act Insurance Policy
MRF - Memorial and Recognition Fund
MSD - Medical Services Division
OHRM - Office for Human Resources Management
UN - United Nations
UNCB - United Nations Claims Board
UNMERT - United Nations Medical Emergency Response Team
UNJSPF - United Nations Joint Staff Pension Fund
SSS- Safety and Security Services
Definitions

DEPENDENTS

The official definition in accordance with United Nations Staff Regulations and Staff Rules –

"(a) For the purposes of the Staff Regulations and Staff Rules:

(i) A “dependent spouse” is a spouse whose occupational earnings, if any, do not exceed the lowest entry level of the United Nations General Service gross salary scales in force on 1 January of the year concerned for the duty station in the country of the spouse’s place of work. In the case of staff in the Professional and higher categories and in the Field Service category, the entry level amount referenced shall not at any duty station be less than the equivalent of the lowest entry level salary at the base of the salary system (G-2, step I, for New York):

(ii) A “child” is any of the following children for whom the staff member provides main and continuing support:

a. A staff member’s natural or legally adopted child; or
b. A staff member’s stepchild who is residing with the staff member; or

c. A child who cannot be legally adopted, for whom the staff member has legal responsibility and who is residing with the staff member;

(iii) A “dependent child” is a child for whom the staff member provides main and continuing support and who meets one of the following criteria:

a. The child is under the age of 18 years;

b. The child is between the age of 18 and 21 years and attends university or its equivalent full-time; the requirement of residing with the staff member does not apply in this case;

(c. The child is of any age and has a disability that is permanent or for a period that is expected to be long-term that prevents substantial gainful employment;

(iv) A staff member claiming a child as a dependant must certify that he or she provides main and continuous support. This certification must be supported by documentary evidence satisfactory to the Secretary-General, if a child:

a. Does not reside with the staff member;

b. Is married; or

c. Is recognized as a dependant under subparagraph (a) (iii) c. above.

(v) A father, mother, brother or sister of a staff member shall be considered as a secondary dependant if the staff member provides such a person with not less than half of that person’s financial resources, and in any case with not less than twice the amount of the dependency allowance. The conditions regarding age, school attendance and disability are the same for a brother or sister as those applicable to a staff member’s child in subparagraph (iii) above."
MALICIOUS ACT

Includes hostilities, revolution, rebellion, insurrection, riots or civil commotion, sabotage, explosion of war weapons, terrorism, murder or assault or an attempt threat.

NEXT-OF-KIN

For the United Nations, the next-of-kin is defined as that person’s closest living blood relative or relatives.

SURVIVOR

A survivor may be:

- a staff member who was present at a location when there was a malicious act, incident or natural disaster and who remained alive after others have died;
- a dependent spouse, a dependent child or a secondary dependent who remained alive after the staff member has died.

The definitions of a survivor for the purposes of benefits, entitlements and payments may differ between the United Nations, the United Nations Joint Pension Fund and the Malicious Act Insurance Policy.

WAR

Armed conflict between nations, invasion, act of foreign enemy, civil war, military and usurped power.
CHAPTER 1
HELP IS AT HAND
WE ARE HERE FOR YOU

The United Nations is committed to supporting you and your family, providing the best possible care in the event of an emergency that resulted in injury or death.

The following United Nations resources will be dedicated to helping you in event of emergency.

1. HUMAN RESOURCE SERVICES (HRS)

The office in your duty station that provides Human Resource (HR) administrative services is the key resource on all HR related issues. This office determines your benefits and entitlements and initiates the process for obtaining them; provides guidance and direction; reviews and verifies your personal information and documents; provides clearances and approvals for benefits, entitlements and compensation. If you do not know who your HR practitioner is, you may send an enquiry via email to epst@un.org.

2. COUNSELLING SERVICES (SCO AND CISMU)

Staff Counsellors Office (SCO/MSD) provides counselling and other welfare services for staff members at the UN Secretariat Headquarters and Offices Away from Headquarters. The Critical Incidence Stress Management Unit (CISMU/DSS) provides counselling and other welfare services at UN peace-keeping locations and missions. The role of the staff counsellors is to confirm your welfare, provide psychosocial support, counselling service and/or referrals as needed. In the immediate aftermath of an emergency event, staff counsellors in your location will make every effort to talk to each UN staff member and his/her family members to make sure they are all right and confirm what assistance may be needed. They are available to assist all UN personnel. Both the SCO and CISMU offer short-duration individual consultations that are confidential and free of charge, and provided by mental health professionals. For longer-term assistance, they offer referral services for external professionals.

For further information on services offered, please contact the Staff Counsellors Office in your duty station.
3. MEDICAL SERVICES DIVISION (MSD)

The Medical Services Division (MSD) is responsible for coordinating system-wide implementation of United Nations medical standards and health policies at the UN medical clinics in duty stations globally. The medical clinics are staffed by health professionals (usually a doctor and nurse) who address health care issues, provide medical advice, and ensure access to health related programmes and benefits.

The goal of MSD is to promote a healthy, safe and compassionate work environment through comprehensive health plans and medical emergency preparedness plans. MSD also advises and approves medical evacuation for staff and recognized dependents. It also evaluates and certifies sick leave for injured staff worldwide.

4. UNITED NATIONS MEDICAL EMERGENCY RESPONSE TEAM (UNMERT)

United Nations Medical Emergency Response Team (UNMERT) is a part of the United Nations medical response capability for mass casualty incidents. UNMERT works under the direction of MSD and in close coordination with DSS. The team is composed of approximately 30 volunteering United Nations medical professionals who have been trained in medical trauma and are able to deploy globally at short notice to support mass casualty incidents affecting United Nations personnel and offices. The objective of the Team is to decrease mortality and improve recovery in United Nations personnel and their dependants through the identification of needs and gaps in the immediate aftermath of a mass casualty incident and facilitating rapid medical evacuation of injured personnel.
5. INSURANCE AND DISBURSEMENT SERVICE (IDS)

The Insurance and Disbursement Service (IDS) houses the secretariat of Advisory Board on Compensation Claims (ABCC) and the Health and Life Insurance Section (HLIS). The IDS is committed to providing the highest level of customer service to United Nations staff members to ensure the accuracy and quality of its processes. One of the primary missions for IDS is to ensure that compensation requests and cases regarding staff members' service-incurred injuries, illnesses, losses of life, and loss/damaged personal effects, and health and life insurance enrolments are administered properly and in a timely manner.

For further information, please visit [http://www.un.org/insurance](http://www.un.org/insurance).

6. UNITED NATIONS JOINT STAFF PENSION FUND (UNJSPF)

The United Nations Joint Staff Pension Fund (UNJSPF) provides benefits related to retirement, death, and disability for staff members of the United Nations and other organizations admitted to membership in the Fund. The benefits provided are: retirement benefits upon reaching the applicable early or normal retirement age, disability benefit in case of illness or injury; and in case of death of the participant or retiree, a widow's/widower's benefit, divorced surviving spouse's benefit, child's benefit, secondary dependent's benefit, or residual settlement.

For further information, please visit [http://www.unjspf.org](http://www.unjspf.org) or contact UNJSPF office at unjspf@un.org.

7. FAMILY FOCAL POINTS (FFP)

Family Focal Points (FFP) are volunteer staff members who are trained to provide specific assistance to staff who are seriously injured and families who have lost a loved one whilst in service to the United Nations. When a critical or catastrophic event/accident occurs, they are assigned by the HR Office to families and injured staff in need of assistance. Their responsibility is to provide one-on-one support in obtaining access to benefits, entitlements and compensation, and navigating the administrative procedures and assisting with the required paperwork.
8. EMERGENCY PREPAREDNESS AND SUPPORT TEAM (EPST)

The Emergency Preparedness and Support Team (EPST) is located in the Office for Human Resources Management (OHRM) in the United Nations Secretariat. This Team is a dedicated capacity within OHRM to ensure comprehensive support to survivors of malicious acts and natural disasters or other emergency incidents. It also has a mandate to enhance the Organization’s emergency preparedness and resilience.

During an emergency situation, EPST coordinates emergency support mechanisms and resources to specific HR needs. Post incident, EPST provides continuous support to survivors and families in navigating and follow up with issues related to claims, compensation, etc. working with the relevant service providers within the Organization.

EPST serves as the secretariat for the United Nations Memorial and Recognition Fund that provides one-time monetary disbursement per family with at least one surviving dependent child between the ages of 5 and 25 who was enrolled in full-time school at the time of the staff member’s death. The Team is also responsible for planning and coordinating the Annual Memorial Ceremony hosted by the Secretary-General to commemorate staff who lost their lives whilst in service.

EPST has a global mandate and provides assistance in accessing information and resources a staff member may need in case of an emergency as well as in identifying the offices or persons who can help with evolving and unresolved issues.

For assistance, please do not hesitate to contact EPST at epst@un.org and visit the website at www.un-epst.org.
CHAPTER 2
ACCESS TO ASSISTANCE: BENEFITS AND ENTITLEMENTS
2.1 Support provided to a staff member in case of injury

- What to Expect Following Your Injury
- Benefits and Entitlements as an Injured Staff Member

2.2 Support provided in case of death of a loved one

- Benefits and Entitlements
- Frequently Asked Questions

2.3 Your eligibility checklist

Please bear in mind that the benefits and entitlements which are mentioned here might not be applicable to everyone and in all situations. Staff members should consult with their respective Human Resources practitioner
If a staff member is ailing physically, emotionally, or financially following his/her service-incurred injury, please reach out so that the Organization may assist you in getting the help you need.

What to Expect Following Your Injury

There are many processes and players involved in assisting a staff member when he or she suffers a service-incurred injury. Below is a brief outline of the services, benefits and entitlements that staff member might be eligible for. Please bear in mind that events and circumstances vary and what you experience may differ somewhat from what is presented below. You are recommended to seek the guidance of an HR practitioner or Family Focal Point to discuss details on available services, benefits and entitlements for which you might be eligible.
1. EMERGENCY MEDICAL INTERVENTION & HOSPITALIZATION

Immediately following an incident that results in a single or mass casualty, the Safety and Security Service (SSS) and local UN medical service may dispatch a Team to the scene of the crisis. Their role would be to secure the scene, locate and identify United Nations personnel who are injured and ensure they receive the needed medical care and attention. They will follow-up the care provided with physicians in treatment facilities and, if required, approve and arrange medical evacuation to the nearest full-service hospital. The United Nations Medical Emergency Response Team (UNMERT), coordinated by the Medical Services Division (MSD), will also be sent to the crisis location to support the local medical capacity.

2. MEDICAL EVACUATION

The purpose of Medical Evacuation is for injured staff member to secure essential medical care or treatment for injury requiring medical intervention that is not available locally. Depending on the nature of the injuries and residual health and security risks, medical evacuation to a safer location with proper medical facilities may be authorized by the Head of department/office/mission or Medical Services Division (MSD). Please take note that medical evacuation is not automatic but subject to certain conditions.

When medical evacuation is authorized, travel, entry visa, hospital and reception arrangements will be coordinated by the local office/mission administration. They will also inform the staff member's spouse, other family members or emergency contact on the arrangements. If the condition requires a medical escort, a medical doctor or nurse may be authorized to accompany the patient to the medical evacuation destination, or, in some cases, an accompanying family member may be authorized to travel. A family member may be authorized to travel with the evacuee under the following circumstances:

a) In psychiatric cases;

b) For children up to 18 years old;

c) For evacuees who cannot look after themselves (for example, stretcher or paralytic cases).

It is IMPORTANT for you to have a valid national passport and/or valid United Nations Laissez Passer so in case you need to be medically evacuated you can enter the country of destination. If your travel documents are not up to date, it is possible that the medical evacuation needs to be cancelled or postponed, and this may be a choice between life and death.

The authority to approve medical evacuation is delegated to heads of departments or offices away from Headquarters. The decision to evacuate shall be taken upon the recommendation of the United Nations medical officer or the United Nations physician responsible for the provision of medical services to the department or office concerned. At duty stations where there is no United Nations medical officer or United Nations dispensary physician, the decision shall be taken upon the recommendation of a local United Nations examining physician.
For more information on the UN policy of medical evacuation, please refer to ST/AI/2000/10, Medical evacuation, dated 21 September 2000.

3. PERSONAL EFFECTS

To the extent possible, your personal belongings left at the location of the incident will be returned to you. This process may take some time as all items found at the site of the incident will have to be identified, inventoried, packed, and shipped. Your FFP and/or HR Practitioner will keep you informed of the status and expected timeline for the return of personal effects.

Personal effects can also include the personal effects of your spouse and dependent children residing with you at the time of the damage or loss, provided that they have been travelled and installed at the location (duty station) by the Organization.

Claims for damage or loss of personal effects attributable to service may be submitted to the UN Claims Board for compensation. Note: compensation is subject to maximum established limits, therefore, **staff are strongly encouraged to obtain, at their own expense, adequate personal property insurance coverage.**

All claims must be submitted to the local HR services as soon as possible or within two months of the event, or discovery of loss or damage. The claim must comprise of a written submission providing the following information and attached documents:

- Description, age and condition of the article
- Original cost of the article and date of purchase/acquisition
- Replacement cost
- Official report on loss or damage (from SSS or Police Report)
- Copy of the staff member’s Personnel Action (PA) form in effect at the time of the incident

**Reference document:** ST/AI/194/Rev.4, Compensation for loss of or damage to personal effects attributable to service, dated 14 April 1993
1. MEDICAL INSURANCE

United Nations staff members and their recognized dependents who are covered by the health insurance plans offered by the United Nations will be reimbursed for a percentage of expenses related to medical treatment, medicines and hospitalization and in certain instances an in-network provider will cover all expenses. Eligibility and services are subject to the terms and conditions of the insurance policy. Please contact your health insurance carrier, the United Nations Health and Life Insurance Section or your local human resources office for detailed information on the medical coverage and maximum limits, and any special arrangements that may be needed for your particular situation.

It is advisable that you maintain careful records of all invoices to your hospitalization, treatment and other related costs. You may wish to designate a member of your family or a reliable friend or colleague to assist you with such matters.

2. SICK LEAVE

If you are injured while working for the United Nations, leave taken from work may be uncertified sick leave or certified sick leave covered by Appendix D. If injured at work then sick leave credit might be given by ABCC if it deemed to be a work-related injury. The maximum sick leave entitlement is based on your type and duration of appointment under the Staff Rules as follows:

<table>
<thead>
<tr>
<th>Type of appointment</th>
<th>Certified sick leave (days per annum)</th>
<th>Uncertified sick leave (days per annum)</th>
<th>Maximum entitlement for extended sick leave</th>
</tr>
</thead>
<tbody>
<tr>
<td>Permanent</td>
<td>7</td>
<td>7</td>
<td>9 months full pay, and 9 months on half pay, within 12 consecutive months</td>
</tr>
<tr>
<td>Continuing</td>
<td>7</td>
<td>7</td>
<td>9 months full pay, and 9 months on half pay, within 12 consecutive months</td>
</tr>
<tr>
<td>Fixed Term</td>
<td>7</td>
<td>7</td>
<td>More than 3yrs – same as above. Less than 3 yrs: 3 months full pay, and 3 months on half pay, within 12 consecutive months</td>
</tr>
<tr>
<td>Temporary Appointment</td>
<td>2 days per month</td>
<td>7</td>
<td>Not applicable</td>
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For further information, please refer to the UN Staff Rules 5.1.

1 Annual cycle starts 1 April to 31 March
2 Annual cycle starts 1 April to 31 March
Points to note:

- All certified sick leave must be approved according to ST/AI 2005-3.
- Understand your contractual appointment and corresponding sick leave entitlement.
- Inform your supervisor immediately when you are unable to report to duty due to sickness.
- Maintain careful record of all sick leave taken.
- Retain record of all sick leave recommended by your treating physician and corresponding certification received by MSD.
- When circumstances cause your certified sick leave to be extended beyond your maximum sick leave entitlement your HR practitioner and the Medical Service will advise you on possible considerations regarding your status and leave. This may include recommendation for separation from service on pension disability for health reasons.
- Of utmost importance: keep in close touch with your HR practitioner and MSD regarding your entitlement and pay status.

3. ANNUAL LEAVE

Staff members holding permanent, continuing and fixed term appointments continue to accrue annual leave at the rate of 2.5 days per each complete calendar month of continuous service. Staff members holding temporary appointments accrue annual leave at the rate of 1.5 days per each complete calendar month of continuous service.

4. MALICIOUS ACT INSURANCE POLICY (MAIP)

Coverage and participation:

The Malicious Acts Insurance Policy (MAIP) is an inter-agency insurance policy that provides 24-hour coverage for all staff members of the United Nations including other participating United Nations system organizations globally in respect of death or permanent disability (total or partial) caused directly or indirectly by war or a malicious act. For definitions of war and malicious acts, please refer to the Glossary on Page 8. For a list of organizations participating in the United Nations MAIP programme, please see Annex IV. However, please note that some organizations have their own MAIP programme.

If the incident in which you were injured qualifies as a malicious act and you are in compliance with the prevailing UN-DSS security directives, guidelines and procedures, you may qualify for a compensation payment if your injury resulted in a permanent loss of function. For your information, UN Security directives and guidelines are available on the DSS Website, https://dss.un.org. Local security directives, guidelines and security procedures are available from the Chief of Security at your location.

MAIP may also cover medical expenses up to a value of 10% of the benefit paid for death or permanent disability, subject to a maximum of US$10,000. To the extent that Appendix D, or comparable compensation schemes, already fully covers medical expenses resulting from service incurred injury, any MAIP proceeds for medical expenses will be used to offset those costs. Medical expenses reimbursed will not be duplicated between Appendix D and MAIP.
Participation

All United Nations staff members are eligible for automatic MAIP insurance coverage. No enrolment forms need to be completed and participation is at no cost to eligible individuals. Coverage is not extended to spouses or dependent children of the staff members.

Claim

- Your HR practitioner or Executive Office/UNHQ will liaise with the Insurance and Disbursement Service regarding your claim and advise you of any decision regarding the claim.
- Your HR practitioner or Executive Office/UNHQ will submit the claim along with the required reports and attachments (including but not limited to incident report, personnel action form, verified medical report) on your behalf.
- The United Nations Medical Service Division will review the medical reports submitted to determine the degree of permanent loss of function. Please note that if the United Nations Medical Services Division determines that there is no degree of permanent loss of function there will be no compensation under MAIP.
- The insurers will review the claim in accordance with the policy terms and conditions. Thereafter, the insurers will either approve or reject the claim for compensation.

1. Payment of insurance proceeds under MAIP for the UN Secretariat is governed by ST/SGB/2004/11 dated 9 August 2004. Beneficiaries are defined as follows:
   1. The proceeds of the MAIP shall be paid to the staff member when he or she is covered under the MAIP and suffers an injury or illness resulting in permanent disability, whether total or partial, as a result of an incident covered by the policy.
   2. Should a staff member covered under the MAIP die as a result of an incident covered by the policy, the proceeds shall be paid as follows:
      1. If the staff member has a surviving spouse and/or a dependent child or children at the time of death, the proceeds shall be paid to the spouse and any dependent children, in equal shares, as is done for the “death benefit” under staff rules 109.10 (a) (vi), 209.11 (a) (v), and 309.6 (a).
      2. If the staff member does not have a surviving spouse and/or a dependent child or children at the time of death, the proceeds shall be paid to the beneficiaries designated by the staff member under staff rules 112.5, 212.4 or 312.4. Each beneficiary shall receive the share of the proceeds indicated by the staff member. In the absence of any instructions given by the staff member as to the share of each beneficiary, the proceeds shall be paid in equal shares to all designated beneficiaries who survive the staff member.

If there is no designated beneficiary at the time of death, the proceeds shall be paid to the estate of the staff member.

- MAIP proceeds compensation are paid upon signing of a release form.
Your responsibility will be to ensure:

- You provide complete and accurate information to your HR practitioner and/or Security Focal Point upon request.
- You obtain a copy of the submission for your records
- You follow up on status of the claim

For further information on distribution of MAIP proceeds you may also refer to ST/SGB/2004/11. Payment of insurance proceeds under the malicious acts insurance policy, dated 9 August 2004, and/or send an email to: MAIPquestions.UNHQ@un.org.

5. WORKERS’ COMPENSATION (APPENDIX D TO THE STAFF RULES)

Participation and coverage

Appendix D to the United Nations Staff Rules provides workers’ compensation coverage for injury, illness or death which is directly attributable to the performance of official duties on behalf of the United Nations.

All United Nations staff appointed under the United Nations Staff Regulations and Rules are covered under Appendix D in event of injury, illness or death caused by the performance of their duties, and may be eligible for compensation which includes:

- Directly related medical costs (not covered by health insurance);
- A lump sum payment for permanent loss of function and/or disfigurement; and
- Monthly compensation payments for disability or death. (In the case of such monthly benefits, compensation awarded under Appendix D is a supplement of the benefits of the United Nations Joint Staff Pension Fund.)
The Claim

When a staff member sustains an injury or illness caused by the performance of official duties, s/he should report the accident or incident, or ensure it is reported, to the security or medical office in the duty station as soon as possible. The deadline for filing a claim for compensation is four months from the date of the accident or incident.

The HR practitioner/ Executive Office (for UNHQ staff) will advise if a claim can be made under Appendix D. S/he will obtain an investigation report, witness statements, HR information, security reports and other supporting documentation, and submit the claim on behalf of the staff member to the ABCC secretariat for review and processing. A claimant may be required to submit medical reports, proofs of payment and other documentation. Under no circumstances should a claim be sent directly to the ABCC secretariat.

Normally the claim will comprise of the following documents
- Form P.290 (Claim for Compensation under Appendix D to the Staff Rules)
- Medical reports certified by MSD
- Documents substantiating medical expenses
- Personnel Action form
- Travel Authorization (if on travel status)
- Accident investigation/security report
- Witness statement (if applicable)
- Sick leave documents (if applicable)

The claim will be reviewed by the ABCC secretariat and the Director of the UN Medical Services before submission to the ABCC for recommendation on a claim. The recommendations of ABCC for compensation under Appendix D are subject to the Secretary-General’s approval.

For further information, please refer to ST/SGB/Staff Rules/Appendix D/Rev.1, Appendix D to Staff Rules, dated 1 January 1966.

6. DISABILITY PAYMENTS: PENSION FUND

If due to your illness or injury, your physician determines that you are incapacitated for further service permanently or for long duration, and you have exhausted your maximum sick leave entitlement, United Nations Medical Services will determine whether you are eligible to be considered for a disability benefit in accordance with ST/AI/1999/16, Termination of appointment for reasons of health, dated 28 December 1999.

Termination of appointment for reasons of health entitles the former Fund participant to receive monthly disability payments from the United Nations Joint Staff Pension Fund (UNJSPF), for as long as the staff member remains incapacitated.

Requests for termination of appointment for reasons of health can only be approved by the Secretary-General following review and award of a disability benefit by the United Nations Staff
Pension Committee based on a recommendation by the Medical Advisor to the UNJSPF and a joint recommendation of the UNJSPF Committee.

The amount of the monthly disability payment is determined by the UNJSPF. Staff members are encouraged to consult with a UNJSPF representative to learn more about the payment they might receive and any other options that may be open to them if you are over the applicable early retirement age.

Once your separation Personal Action is completed by your HR Office or Executive Office, the UNJSPF will take 4-6 weeks to execute the first monthly payment.

For further information on the disability benefit, please visit http://www.unjspf.org where you will find a booklet on disability benefits.

7. TRAVEL OF FAMILY MEMBERS

In case of serious injury or illness of a staff member not accompanied at the duty station by an eligible family member, the travel of such a family member to visit the staff member may be authorized, provided that the Medical Director certifies that the condition of the staff member requires the presence of the family member and that the family member’s travel cannot be covered under other official travel. The standard of air travel accommodation to be provided to the eligible family member shall be economy class.

8. REPATRIATION

(i) Repatriation travel (Internationally Recruited Staff only)

If you are separated from the Organization on disability following your injury or illness, the Organization will return you to your place of recruitment or place of home leave via the most economical route. Your spouse and recognized dependents who were brought to the duty station will also be eligible for repatriation travel.
(ii) Repatriation Grant

Internationally recruited staff members who are repatriated by the Organization following separation from service may be eligible to receive a Repatriation Grant upon submission of evidence of their relocation away from the country of the last duty station. The amount of grant is subject to the length of service with the United Nations, and marital and dependents status of the staff member. The rates of allowance are outlined in the table below:

<table>
<thead>
<tr>
<th>Years of continuous service away from home country</th>
<th>Staff member with a spouse or dependent child at time of separation</th>
<th>Staff member with neither a spouse nor dependent child at time of separation</th>
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<tr>
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<td>Professional and higher categories</td>
<td>General Service category</td>
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<td></td>
<td>Weeks of gross salary, less staff assessment, where applicable</td>
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<td>12 or more. ................................</td>
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(iii) Repatriation shipment of personal effects

Your HR practitioner will provide you with information on eligibility and available options.


9. AFTER-SERVICE HEALTH INSURANCE (ASHI)

In case of injury resulting in separation from service and receipt of a disability benefit under the Regulations of the UNJSPF or with compensation for disability under Appendix D of the Staff Rules, a former staff member is eligible for after-service health insurance coverage which is available only as a continuation from previous active-service coverage in a contributory health insurance plan of the United Nations.

Your spouse and eligible recognized children may be eligible for coverage provided they were enrolled in the same contributory health insurance plan as you at the date of separation.
To apply:

Application forms for enrolment in the After-Service Health Insurance Programme (ASHI) are available from the HR Office at your location, or the Health and Life Insurance Section/UNHQ, and may be submitted to your HR practitioner up to 31 days prior to separation. **The latest date for enrolment in the Plan is 31 days following the date of separation.**

To learn more about ASHI, please read information circular, **ST/AI/2007/3, After-service health insurance**, dated 1 July 2007.

10. **FINAL PAYMENT**

Upon separation from service you may receive a lump sum payment representing your final settlement from the UN. This payment will include any outstanding salary and applicable allowances (such as post adjustment, mobility allowance, hardship allowance, commutation of accrued annual leave days, dependency allowance, language allowance) accrued or owed to you at the date of separation. Any amounts owed to the Organization by the staff member will be deducted from this amount. Such amounts would include, for example, travel advances, education grant advances, salary advances, advance annual leave days, telephone and communication costs, value of lost United Nations property, etc.

Your HR practitioner will determine the last day on which salary, allowances and benefits will cease based on which your final settlement will be calculated.
<table>
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<tr>
<th>Entitlement</th>
<th>Eligibility</th>
<th>Benefit</th>
<th>Recommended Actions/Supporting Documents Needed</th>
<th>Who can help you</th>
</tr>
</thead>
</table>
| **Medical Insurance** | All UN staff members and their recognized dependents are covered by UN subsidized insurance. | 100% of costs related to hospitalization and 80% of costs for medical treatment, subject to specific conditions in the insurance policy. | ✓ Maintain all records of your treatment and costs.  
✓ You may want to designate a member of your family or a colleague or friend to handle such matters. | Personnel in the UN Medical Service/Clinic or your HR practitioner. |
| **Sick leave**   | All staff members on Permanent, Continuing and Fixed-term appointments.     | Up to 7 days of certified sick leave and up to 7 days of uncertified sick leave, subject to your type of appointment. | ✓ Understand your contractual appointment and corresponding sick leave entitlement.  
✓ Ensure you inform your supervisor of your sick leave days.  
✓ Keep a careful record of the recommended sick leave from your treating physician.  
✓ Carefully document the number of days you have not worked as you are obliged to report them to your supervisor.  
✓ Make sure to also keep careful records of your certification of leave from a medical officer. | Your HR practitioner and the Medical Service/Clinic.  
To determine what kind of leave you are eligible for, the sequence in which it will occur, and to file the documentation appropriately, contact your Human Resource practitioner. |
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<th>Entitlement</th>
<th>Eligibility</th>
<th>Benefit</th>
<th>Recommended Actions/Supporting Documents Needed</th>
<th>Who can help you</th>
</tr>
</thead>
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<tr>
<td>Malicious Act Insurance Policy (MAIP)</td>
<td>All UN staff members.</td>
<td>Automatic insurance coverage for eligible individuals worldwide on a 24-hour basis, for accidents resulting in death or disability caused by malicious acts.</td>
<td>✅ Follow-up with your HR practitioner to ensure that a claim is being made through UNDSS, and that the required official police report or report by UN security official is obtained.</td>
<td>HR practitioner</td>
</tr>
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<td>If the incident in which you were injured qualifies as a malicious act and you are in compliance with all DSS security directives, you may qualify for a compensation payment.</td>
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<td>Compensation for Injury-in Service (Appendix D)</td>
<td>All staff whose appointments are subject to the UN staff rules, when injury or illness is attributable to the performance of official services on behalf of the United Nations.</td>
<td>Compensation award is regulated by Appendix D of the United Nations Staff Rules. Compensation for 1) diagnosed permanent loss of function 2) permanent disfigurement 3) loss of income attributable to injury or disability Amounts are subject to the established schedule of payments in Appendix D.</td>
<td>✅ The claim for compensation should be made <strong>within four months</strong> from the date of the incident. ✅ The claim must be accompanied by all the required documents, and submitted through your HR office to the Office for the Advisory Board on Compensation Claims.</td>
<td>HR practitioner for information on applicability in your circumstances, and for processing your submission. You should ask the Human Resource practitioner if Appendix D may be relevant in the circumstances.</td>
</tr>
<tr>
<td>Entitlement</td>
<td>Eligibility</td>
<td>Benefit</td>
<td>Recommended Actions/Supporting Documents Needed</td>
<td>Who can help you</td>
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<tr>
<td>Final Payment</td>
<td>When you separate from the Organization following your injury or disability.</td>
<td>A final settlement payment: the amount of money the Organization owes a staff member at the time of separation, calculated from his or her salary, commutation of accrued annual leave days, and other allowances as applicable. Any amounts due to the Organization by the staff member will be subtracted from this amount.</td>
<td>Contact your Human Resource practitioner for more information.</td>
<td></td>
</tr>
<tr>
<td>Disability Payments: Pension Fund</td>
<td>When you separate from the Organization due to your injury or disability.</td>
<td>Disability payments through the United Nations Joint Staff Pension Fund.</td>
<td>It usually takes 4 - 6 weeks following receipt of the last required document for the first cheque to arrive.</td>
<td>Contact a Pension Fund representative or your Human Resource practitioner for more information.</td>
</tr>
<tr>
<td>Repatriation &amp; Travel to Home Country for You &amp; Your Family</td>
<td>When you separate from the Organization following your injury or disability.</td>
<td>Repatriation travel and shipment of personal and household effects to your home country or place of recruitment.</td>
<td>Your Human Resources Practitioner will make the necessary arrangements for you. If a medical escort is recommended, approval will be given by MSD and arrangements will be made by your Human Resources practitioner.</td>
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<tr>
<td>Entitlement</td>
<td>Eligibility</td>
<td>Benefit</td>
<td>Recommended Actions/Supporting Documents Needed</td>
<td>Who can help you</td>
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<tr>
<td><strong>After-Service Health Insurance (ASHI)</strong></td>
<td>When you separate from the Organization following your injury or disability. Your spouse and eligible recognized children may be eligible for coverage provided they were enrolled in the same contributory health insurance plan as you at the date of separation. In the case of a surviving child without a surviving parent, eligibility ceases upon cessation of a pension and/or compensation benefit.</td>
<td>After-Service Health Insurance (ASHI)</td>
<td>Application for enrolment must be made within 31 days following the date of separation. You can refer to medical reports and authorizations from MSD. For further information on ASHI, please refer to ST/AI/2007/3.</td>
<td>Contact the Health and Life Insurance Section and/or your Human Resource practitioner to complete the application.</td>
</tr>
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</table>
2.2 SUPPORT PROVIDED IN CASE OF DEATH OF A UNITED NATIONS STAFF MEMBER

This chapter is intended to assist you as you work through the difficulty and pain of losing a loved one who was a United Nations staff member.

The United Nations takes its obligation to its staff members and their families seriously. The United Nations is committed to doing everything possible to help and guide you as you process your new reality, and handle details and decisions that surround the death of your family member. There will be benefits and entitlements paid to the surviving families and beneficiaries on behalf of the staff member who dies in service which are described below along with guidance on how to access them.

Benefits may be paid to recognized spouse, dependent children, next of kin, other family member, acquaintance or entity, officially recorded as a beneficiary by the staff member prior to his/her death.

Persons recognized as primary dependents can include:

- Officially recognized spouse;
- Natural or legally adopted children up to age 18 years, or 21 years if enrolled full time at an education institution;
- Stepchildren up to age 18 years or 21 years, if enrolled full time at an education institution, and if residing with the staff member.
Benefits and Entitlements in case of death of a staff member

Following is a list of benefits, entitlements, compensation and payments that may apply to the eligible dependent and/or designated beneficiary in case of death of staff member - Enrolment in After Service Health Insurance (ASHI)

- Group Life Insurance (GLI) benefits
- Pension benefits (widow/er’s benefit, child benefit)
- Compensation under Appendix D of the UN Staff Rules
- Compensation under Malicious Acts Insurance Policy (MAIP)
- Death benefit lump sum
- Compensation for loss or damage of personal effects
- Education grant continued through the end of the school year
- Disbursement from the United Nations Memorial and Recognition Fund
- Commutation of accrued leave
- Repatriation of remains to place of burial
- Reimbursement of funeral costs
- Repatriation travel, shipment, and repatriation grant for surviving dependents
- Final settlement of outstanding salary and allowances at time of death

The following section provides essential information on the benefits that may be accessible to eligible dependants. It also describes briefly how these benefits may be accessed and what documents are required.
1. CONTINUED MEDICAL COVERAGE

The recognized spouse and eligible dependent children of a staff member who dies in service while participating in a United Nations contributory health insurance plan have the option to apply for participation in the United Nations After Service Health Insurance, referred to as ‘ASHI’ once both of the following conditions are met:

1. They are participating in the same health insurance plan at the time of death of the staff member;
2. They are eligible for a periodic benefit awarded under the Regulations of UNJSPF and/or appendix D to the Staff Rules.

To apply for ASHI:

- Application forms are available from the HR Office at staff member’s location or the Health and Life Insurance Section/UNHQ, on United Nations I-Seek → Quicklinks → forms, or through the internet: http://www.un.org/insurance
- The recognized spouse and/or dependent children will be required to complete and submit an application to the HR Office at your location, or the Health and Life Insurance Section/UNHQ within the three months following the date of death of the staff member.
- Application forms will be receivable only if they are accurately completed and filed on a timely basis.

To learn more about ASHI, read information circular, ST/AI/2007/3, After-service health insurance, dated 1 July 2007

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<th>Benefit</th>
<th>Actions/Supporting Documents</th>
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<tbody>
<tr>
<td>After service health insurance (ASHI)</td>
<td>A surviving recognized spouse and recognized dependent children (up to age 25) of a staff member who participated in a contributory health insurance plan at time of death. Enrolment of a surviving spouse ceases upon remarriage. Eligibility of a dependent child ceases upon marriage, full-time employment or attainment of 25 years of age.</td>
<td>Continued medical insurance coverage. → The surviving spouse and/or eligible dependent children must apply for after-service health insurance coverage within the three months following the date of death of the staff member. Application forms will be receivable only if they are accurately completed and filed on a timely basis. → Contact the HR practitioner for guidance on applying for continued medical coverage under ASHI. → To learn more about ASHI, read information circular, ST/AI/2007/3, After-service health insurance, 1 July 2007</td>
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2. LIFE INSURANCE BENEFITS

Group Life Insurance (GLI) is an unsubsidized insurance plan underwritten by Aetna Life Insurance Company which is made available to staff members on an optional basis. If a staff member contributed to GLI, upon his death, the beneficiaries officially recorded prior to the death will receive a benefit from the Aetna Insurance Company.

To obtain access to a life insurance benefit:

The Health and Life Insurance Section at UNHQ will inform the Aetna Insurance Company of a staff member’s death, and submit the claim on behalf of the beneficiary (ies). The HR Office will provide the beneficiaries named by the deceased staff member with clear instructions regarding the documents that must be completed and submitted, at which time the full set of documents will be forwarded to Aetna for processing. The claim must be submitted to the Aetna Insurance Company through the Health and Life Insurance Section at UNHQ or the deceased staff member’s local HR Office. Under no circumstances should a claim be submitted to the insurance company directly.

Documents required:

a) Certified copy of death certificate;

b) Official medical certification of cause of death (if not included in death certificate);

c) If applicable, W-9 (United States Department of the Treasury) form, completed by each beneficiary or guardian in the case of a minor child.

Proceeds are paid separately to each beneficiary and/or to the legal guardian of the estate of a minor child who is a beneficiary. Several weeks should be allowed from the date the claim was submitted to Aetna, not from the date of the staff member’s death, for completion of the claims process. There is no deadline for submission of claims.

For further information, please visit http://www.un.org/insurance/.

Notes to staff member:

If you participate in the United Nations Group Life Insurance, the HR practitioner will contact your beneficiaries in event of your death to begin the process of claiming.

If you participate in other life insurance plans outside of the United Nations or education trusts, arrangements should be made for the beneficiaries to be informed and advised on whom to contact at the respective insurance carriers and/or banks. Contact information and supporting documents as indicated in the chart below is provided for reference.
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<th>Entitlement</th>
<th>Eligibility</th>
<th>Benefit</th>
<th>Actions/Supporting Documents</th>
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</table>
| **Group Life Insurance (GLI)** | Beneficiaries named by staff member(s) participating in this optional life insurance plan at the time of his/her death. | Three times of the staff member’s pensionable remuneration up to a maximum of US$300,000, divided among beneficiaries according to the staff member’s expressed wish. | → HR practitioner will contact the beneficiaries and will provide instructions on requesting the benefits, and confirm the documents that have to be submitted to the Insurance Company. → Generally, the following documents will be needed to process the claim:  
  a. Certified copy of death certificate;  
  b. Official medical certification of cause of death (if not included in death certificate);  
  c. If applicable, W-9 (United States Department of the Treasury) form, completed by each beneficiary or guardian in the case of a minor child. |
3. PENSION BENEFITS

When a United Nations staff member who is a participant in the United Nations Joint Staff Pension Fund (UNJSPF) dies in service, benefits will be paid to the surviving spouse(s) and dependents under the age of 21 years. These relationships must be officially recognized by the Organization. The following Pension Fund benefits will be paid:

→ **Widow/widower's benefit**

Payable to the recognized surviving spouse(s) of a participant. (Reference: Articles 34 and 35 of the Regulations of UNJSPF, which can be accessed through the link at the end of this section).

→ **Child's benefit**

Payable to each officially recognized child of the participant under the age of 21 years. Benefits may also be payable to children over age 21, but only if they are found by the United Nations Staff Pension Committee to have been incapacitated by illness or injury for substantial gainful employment.

In this case, if there is no other surviving parent, arrangements should be made to legally appoint a guardian of the minor or incapacitated child so that payments can be made accordingly. (Reference: Article 36 of the Regulations and Administrative Rule J.2(e) of UNJSPF, which can be accessed through the link at the end of this section).

→ **Divorced surviving spouse's benefit**

A benefit may be payable to the former spouse of a participant upon request under the following conditions:

- Must have been married to the staff member for a continuous period of at least 10 years during which the staff member contributed to the Fund;
- If the staff member’s death occurred within 15 years of the date when the divorce became final unless there is an obligation on the part of the staff member to pay maintenance
- The former spouse has reached the age of 40;
- Evidence is provided by the former spouse that there is no express renouncement of UNJSPF pension benefit entitlements as part of the divorce settlement.

(Reference: Article 35 of the latest UNJSPF Regulations, which can be accessed through the link at the end of this section and UNJSPF Divorce Booklet, accessed via [http://www.unjspf.org/UNJSPF_Web/pdf/Divorce_eng.pdf](http://www.unjspf.org/UNJSPF_Web/pdf/Divorce_eng.pdf).)
→ **Secondary dependent’s benefit**

This benefit is payable if there is no surviving spouse, divorced surviving spouse or child eligible for a periodic benefit, under certain circumstances, and in strict conformity with article 37 of the Regulations of UNJSPF. Please note the following:

- A secondary dependent’s benefit is payable to only one surviving secondary dependent.
- If payable to a surviving parent, the benefit would be paid at the same rate used for a surviving spouse.
- If it is payable to a surviving sibling under the age of 21 or who is over the age of 21 and disabled, it will be paid at the same rate used for a child’s benefit.
- If more than one person is eligible, the benefit will be payable to the person designated by the participant or, in the absence of such delegation, to the person designated by the Board.

→ **Residual settlement**

If there is no surviving relative eligible for a periodic benefit, as described above, a residual settlement may be payable to the beneficiary designated by the participant on the form, “Designation of recipient of residual settlement” (PENS.A/2 form. Please see Annex I). This settlement would be a one-time payment. This form is separate from the P.2 (E) form, which is used for designation of a beneficiary of any amounts due by the United Nations as the employer of the staff member. (Reference: Article 38 of the Regulations of UNJSPF, which can be accessed through the link at the end of this section.)

**Important to note:**

- In the event of a staff member’s death, the HR practitioner will submit the relevant documents to the Pension Fund for processing the benefits due immediately following the approval of the Separation Personnel Action (PA).
- Finalizing a Personal Action (PA) is often delayed by unresolved leave issues, outstanding travel and education claims, etc. Staff members are therefore encouraged to ensure their records are in order and that they take immediate action on their administrative issues during their service with the Organization.
- It is important that family members or beneficiaries are able to produce as quickly as possible any information requested by the HR Office to supplement the payment request.
- Bearing in mind the need for income continuity of your dependants please note settlement from the UNJSPF will take up to 4 to 6 weeks following receipt of the Personnel Action form (PA) in their Office.
- If you have a disabled child over the age of 21, you should contact the Pension Fund Office for guidance on what actions you should take now to ensure that the child receives a pension benefit in the event of your death.
For further information, please refer to Survivor’s Benefits Booklet located on UNJSPF website http://www.unjspf.org.


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<th>Actions/Supporting Documents</th>
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</thead>
</table>
| Pension Fund Entitlements | Recognized surviving dependents may be entitled to a widow(er) benefit and child benefit from the Pension Fund. | Widow(er) benefits are payable at half the standard annual retirement benefit that would have been payable had the staff member worked to his/her normal retirement age. | → The staff member’s spouse, dependents or next-of-kin should talk to the HR practitioner about pension fund benefits as early as possible and confirm what documents will be required to initiate payment.  
→ The following documents will be required:  
a. original death certificate for the staff member (not a medical certificate) or a certified copy of the death certificate as issued by local authorities;  
b. birth certificate of each recipient (spouse, divorced spouse, child under the age of 21, disabled child over the age of 21, or secondary dependent);  
c. marriage certificate(s);  
d. divorce decree(s);  
e. Copy of the recognized surviving spouse’s Official Identification document (e.g. national passport or driver’s license) where the name and date of birth are indicated and bears his/her signature, and  
f. The recognized surviving spouse(s) original, duly completed and signed payment instruction form (PENS.E/2). The signature on the form must be authenticated or witnessed by a UN Official, a local governmental authority or a notary public. The full name, title and signature of the official authenticating the signature, and the organization’s stamp or seal, must be indicated on the form. If thumbprints are used as a signature by any of these recipients, the thumbprints must be authenticated/witnessed accordingly.  
g. If you have a disabled child over the age of 21, you are advised to contact the Pension Fund Office for advice on what you should do to ensure s/he would receive a child disability benefit in event of your death. |
4. COMPENSATION PAYMENT UNDER APPENDIX D

Participation and coverage:

Appendix D to the United Nations Staff Rules provides workers’ compensation coverage for death directly caused by the performance of official duties on behalf of the United Nations. It should be noted that not all deaths that occur in the course of performing official duties or duty related travel are automatically considered to be directly attributable to the performance of official duties.

All United Nations staff appointed under the United Nations Staff Regulations and Rules are covered under Appendix D in event of death caused by the performance of their duties, and may be eligible for compensation which includes:

- compensation for loss of life of the staff member paid to the recognized spouse and dependent children;
- a reasonable amount for reimbursement of funeral expenses, including preparation of the remains;
- reimbursement of costs directly related to hospitalization and medical treatment;
- return transportation of the deceased staff member and his/her eligible dependants to his/her normal place of residence, his/her official duty station or, with some limitations, to another place specified by the staff member’s family.

The Claim:

When a staff member’s death is caused by the performance of official duties, his or her recognized dependents and/or beneficiaries should report the accident or incident, or ensure it is reported, to the security or medical office in the duty station as soon as possible. The deadline for filing a claim for compensation is four months from the date of the accident or incident.

The HR practitioner/ Executive Office (for UNHQ staff) will advise if a claim can be made under Appendix D. Each claim is considered on a case-by-case basis. Claims should be processed through the HR Office. The following documents are generally required for the claim, and will be obtained by the HR practitioner, who will submit the claim on behalf of the recognized dependents of the staff member to the ABCC secretariat for review and processing. A claimant may be required to submit medical reports, proofs of payment and other documentation. Under no circumstances should a claim be sent directly to the ABCC secretariat.

Normally the claim will comprise of the following documents:

- Completed “Claim for Compensation under Appendix D of the Staff Rules” (Form P.290);
- Description of the circumstances of the accident/incident or illness;
- Official accident/incident/security/investigation report of Report of the Board of Inquiry;
- Witness statements, if available;
- Administrative statement confirming that the claimant was on official duty when the incident occurred;
- Medical reports;
- Personnel Action form and/or contract that was in effect at the time of the incident;
- A letter claiming compensation for the surviving spouse and/or dependent children;
- Copies of the death certificate;
- Copies of the marriage and/or birth certificates for dependent children

The claim will be reviewed by the ABCC secretariat and the Director of the United Nations Medical Services before submission to the ABCC for recommendation on a claim. All recommendations for compensation under Appendix D must be submitted to the Secretary-General for approval.

For further information, please refer to ST/SGB/Staff Rules/Appendix D/Rev.1, Appendix D to Staff Rules, dated 1 January 1966.

<table>
<thead>
<tr>
<th>Entitlement</th>
<th>Eligibility</th>
<th>Benefit</th>
<th>Actions/Supporting Documents</th>
</tr>
</thead>
</table>
| Compensation under Appendix D       | If death of staff member is attributable to performance of official duties, the officially recorded surviving spouse and dependants may be entitled to a compensation award. | Payment of compensation for death up to two-thirds of the final pensionable remuneration of the deceased staff member. | It is important to submit this claim within four months of the death of the staff member.  
  ➔ The claim for compensation should be submitted through your HR practitioner/Executive Office at UN Headquarters.  
  ➔ For important documents that must be submitted with claim, see above.  
  For further information, please refer to ST/SGB/Staff Rules/Appendix D/Rev.1, Appendix D to Staff Rules, |
5. PROCEEDS FROM THE MALICIOUS ACT INSURANCE POLICY (MAIP)

Coverage and participation:

The Malicious Acts Insurance Policy (MAIP) is an inter-agency insurance policy that provides 24-hour coverage for all staff members of the United Nations including participating United Nations system organizations globally in respect of death or permanent disability (total or partial) caused directly or indirectly by war or a malicious act. For definitions of war and malicious acts, please refer to the Glossary on Page 8. For a list of organizations participating in the United Nations MAIP programme, please see Annex IV. However, please note that some organizations have their own MAIP programme.

Should a staff member covered under the policy die as a result of an incident covered by the policy, the proceeds shall be paid as follows:

If the staff member has a surviving spouse and/or a dependent child or children at the time of death, the proceeds shall be paid to the spouse and any dependent children, in equal shares, as is done for the “death benefit” under staff rules.

If the staff member does not have a surviving spouse and/or a dependent child or children at the time of death, the proceeds shall be paid to the beneficiaries designated by the staff member under staff rules.

Each beneficiary shall receive the share of the proceeds indicated by the staff member. In the absence of any instructions given by the staff member as to the share of each beneficiary, the proceeds shall be paid in equal shares to all designated beneficiaries who survive the staff member.

If there is no designated beneficiary at the time of death, the proceeds shall be paid to the estate of the staff member.

The “Designation, Revocation and Change of Beneficiary” Form (P.2 – this form can be found in Annex I).

For information, security guidelines and procedures are available on the DSS Website https://dss.un.org or from the Chief of Security in your location.

MAIP may also cover medical expenses up to a value of 10% of the benefit for death, subject to a maximum of US$10,000.

Eligibility and Enrolment:

All United Nations staff members are eligible for automatic MAIP insurance coverage. No enrolment forms need to be completed and participation is at no cost to eligible individuals. Coverage is not extended to spouses or dependent children of the staff member.
Claims

The staff member’s HR practitioner will liaise with the Insurance and Disbursement Service (IDS) regarding the claim and in turn will advise whether or not the death of the staff member will be eligible for compensation under the MAIP.

The staff member’s HR practitioner will submit the claim, attach the required documentation and obtain the necessary recommendations/approvals from IDS.

MAIP proceeds compensation is paid upon signing of a release form.

For further information on distribution of MAIP proceeds please refer to ST/SGB/2004/11, entitled “Payment of insurance proceeds under the malicious acts insurance policy”, dated 9 August 2004, and/or send an email to: MAIPquestions_UNHQ@un.org

<table>
<thead>
<tr>
<th>Entitlement</th>
<th>Eligibility</th>
<th>Benefit</th>
<th>Actions/SUPPORTing Documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Malicious Acts Insurance Policy (MAIP)</td>
<td>When death of a staff member is caused by war or a malicious act. The incident must be reported immediately to the United Nations.</td>
<td>Compensation for death up to $500,000 for professional staff, and up to ten times the net annual salary for national staff, up to a maximum of $500,000. For married staff, benefits would be paid to the officially recognized surviving spouse and/ or officially recognized dependent children at time of death. For single staff, proceeds will be paid to beneficiaries designated in the staff member in Form P.2.</td>
<td>The claim will be made by the local HR office and must be accompanied by the following documents: → Death certificate; → Incident and security compliance report from DSS/police report; → Letter of appointment UN personal action form; → Board of Inquiry report; beneficiary designation form (P2).</td>
</tr>
</tbody>
</table>
6. DEATH BENEFIT

A death grant is paid to the officially recorded surviving spouse and/or dependent children of a staff member who dies in service when he/she held an appointment for one year or had completed one year of service. There is no death benefit for single staff members who do not have dependent children.

Upon confirmation of death, this benefit will be initiated and approved by the staff member’s HR Office for disbursement to your surviving spouse and/or dependent children. The payment is calculated based on the years of service according to the following schedule:

<table>
<thead>
<tr>
<th>Completed years of service</th>
<th>Months of base/ floor salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>3 or less</td>
<td>3</td>
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<td>4</td>
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<td>5</td>
<td>5</td>
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<td>9</td>
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</tbody>
</table>

Reference: the Staff Rule 9.11 – Page 80 of ST/SGB/2014/1, Staff Rules and Staff Regulations of the United Nations, dated 1 January 2014
<table>
<thead>
<tr>
<th>Entitlement</th>
<th>Eligibility</th>
<th>Benefit</th>
<th>Actions/Supporting Documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death Benefit</td>
<td>Payable upon the death of a staff member whilst in service to the officially recorded surviving spouse and dependent children.</td>
<td>The benefit is a lump sum payment calculated based on number of years of completed service with the Organization, and it is paid along with the staff member’s final payment. (See above schedule of payment extracted from the Staff Rule 9.11)</td>
<td>HR practitioner will initiate and process this benefit.</td>
</tr>
</tbody>
</table>

UN Photo by Mark Garten
7. EDUCATION GRANT

Education grant and education grant travel for eligible dependent children are extended until the end of the academic year in which the staff member died.

8. UNITED NATIONS MEMORIAL AND RECOGNITION FUND (MRF)

The United Nations Memorial and Recognition Fund has been created as a living memorial to United Nations civilian personnel who have been killed in the line of duty, and provides a practical way of helping their families by assisting financially in the education of surviving children.

Financial support from the Fund consists of a one-time monetary disbursement per family with at least one surviving dependent child between ages 5 and 25 years who was enrolled in full-time school at the time of the staff member’s death. When surviving dependent(s) children are under the age of 5 years at the time of the staff members death, the disbursement will be paid when the first dependent turns 5 years and is enrolled in school.

The amount payable shall be the lump sum equivalent of one month of pensionable remuneration at the P-3/VI level at the rate in effect at the time of the incident. This amount will apply even if there are multiple surviving children or the family comprises more than one family unit.

Eligibility:

An application can be made when the following conditions are met:

a) The parent or legal guardian of the child or children was a United Nations civilian personnel and has been killed or can be presumed killed in the line of duty;

b) There is at least one surviving child who at the time of the incident is in full-time attendance at an educational institution;

c) That child is five years or older, but not yet 25 years old;

d) That child has not yet completed four years of post-secondary studies.

Application:

Applications may be made by the surviving spouse or legal guardian on behalf of eligible surviving children directly to the local HR office or Executive Office/UNHQ. Where a child is over 18 years of age and no parental or other guardianship applies, an application may be made by the child.

For further information, please contact your HR practitioner. You can also refer to ST/SGB/2010/8/Rev.1, The United Nations Memorial and Recognition Fund, dated 24 May 2012.
<table>
<thead>
<tr>
<th>Entitlement</th>
<th>Eligibility</th>
<th>Benefit</th>
<th>Actions/Supporting Documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Memorial and Recognition Fund</td>
<td>Surviving dependent children of staff who lost their lives in the line of duty. Dependents must be between ages 5 and 25 years and enrolled in full time school at the time of the staff member’s death.</td>
<td>A one-time grant per family equivalent to one month’s pensionable remuneration at the P3 Step 6 level. The grant is paid for costs related to the education of the staff members’ surviving dependent children.</td>
<td>Application forms may be obtained and processed through the local HR office.</td>
</tr>
</tbody>
</table>

9. COMMUTATION OF ACCRUED ANNUAL LEAVE

A staff member who has accumulated annual leave and has not utilized it before the date of death, his/her survivor(s) are paid for the days of accrued annual leave up to a maximum of 60 days for permanent, continuing or fixed-term appointments or 15 days for temporary appointments.

<table>
<thead>
<tr>
<th>Entitlement</th>
<th>Eligibility</th>
<th>Benefit</th>
<th>Actions/Supporting Documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Leave</td>
<td>Staff member.</td>
<td>Commutation of accrued annual leave at the time of death for up to a maximum of 60 days. Payable with the Final Settlement to beneficiary named on the form P.2.</td>
<td>To be calculated by local HR office and paid with final settlement.</td>
</tr>
</tbody>
</table>
10. REPATRIATION AND TRANSPORTATION OF REMAINS TO PLACE OF BURIAL

Repatriation of staff member’s remains:

The entitlement for repatriation is from the duty station or place of the incident to place of recruitment or place of home leave. In event a decision is made by the family to repatriate the remains to a different destination, the Organization will pay the cost up to the authorized entitlement.

The Organization offers two options for repatriation of remains:

1. Transportation and arrangements by the Organization; or
2. Lump-sum option.

Reference document: ST/Al/2011/9, Coordination of action in cases of death of staff members: travel and transportation in cases of death or health related emergency, dated 1 August 2011

<table>
<thead>
<tr>
<th>Entitlement</th>
<th>Eligibility</th>
<th>Benefit</th>
<th>Actions/Supporting Documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repatriation and transport of deceased remains</td>
<td>Deceased staff member (and/or dependents) who travelled at the Organization’s expense to the duty station where death occurred.</td>
<td>The expenses of the return transportation of the deceased staff and/or dependents to the place where the Organization would have had an obligation to return the staff member on separation from service.</td>
<td>→ HR practitioner and/or FFP will advise on options available for repatriation, and initiate travel arrangements.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>→ Arrangements for travel of the remains should not be confirmed until official authorization has been received.</td>
</tr>
</tbody>
</table>
Shipment of staff member’s personal effects and household:

The United Nations will pay for transportation of personal effects and household goods to place of home leave or place of recruitment as requested by the family, and in accordance with the initial shipment entitlement established on recruitment/assignment to the duty station. The shipment entitlement should be discussed with the HR office as early as possible. When separation is as a result of death attributable to performance of official duties, the two years grace period allowed for removal expenses on separation will not apply.

11. REPATRIATION OF SURVIVING DEPENDENTS

Repatriation travel:

The United Nations will repatriate the surviving spouse and dependent children to place of recruitment or place of home leave, if they were officially travelled to the staff member’s duty station and settled.

Repatriation shipment:

Dependents who were installed in the duty station will be entitled to shipment of their personal effects and household goods to place of recruitment or place of home leave as requested, in accordance with the initial shipment entitlement established on recruitment/assignment to the duty station. The shipment entitlement should be discussed with your HR office as early as possible.

Repatriation grant:

If the staff member was serving outside his/her home country and country of nationality and had accrued years of qualifying service, the United Nations will pay a grant to the surviving spouse and dependent children, upon submission of evidence of relocation to place outside the country of the duty station.
<table>
<thead>
<tr>
<th>Entitlement</th>
<th>Eligibility</th>
<th>Benefit</th>
<th>Actions/Supporting Documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repatriation travel of surviving dependents</td>
<td>Surviving dependents who were travelled at the Organization’s expenses to the duty station where staff member’s death occurred.</td>
<td>One way travel costs from duty station to country of repatriation (country of staff member’s nationality or home leave).</td>
<td>HR practitioner will confirm your travel entitlement and initiate Travel Authorization for repatriation travel.</td>
</tr>
<tr>
<td>Repatriation shipment of personal effects for deceased staff member and/or surviving dependents</td>
<td>Recognized spouse and dependent children who were officially travelled and installed in the staff member’s duty station.</td>
<td>An unaccompanied shipment equivalent to the entitlement authorized upon travel to the duty station under one of the following options:</td>
<td>HR Practitioner will confirm the request for shipment of personal effects and initiate authorization and shipment arrangements.</td>
</tr>
<tr>
<td>Repatriation grant</td>
<td>Payable to surviving family members of internationally recruited staff member(s) for service outside of his/her home country and country of nationality and for whom the Organization has paid travel expenses to the duty station.</td>
<td>The calculation is based on the number of qualifying years the staff member has spent outside of his/her country of nationality or permanent residence in service to the Organization. Schedule is shown in Annex IV of the Staff Rules</td>
<td>Payment will be initiated by HR practitioner upon receipt of evidence of relocation to a country other than that of the staff member’s last duty station.</td>
</tr>
</tbody>
</table>
12. FUNERAL COSTS

A portion of funeral costs that are associated with preparation of the body may be reimbursable.

Before confirming funeral arrangements, family members are advised to confirm from the HR Office what funeral costs will be reimbursed. All original receipts for related expenses should be kept for supporting the reimbursement claim.

Claim for reimbursement of expenses should be made on the Form F.10 – United Nations Voucher for Reimbursement of Expenses, and submitted to the HR practitioner along with original receipts. The form can be obtained from the HR Office.

<table>
<thead>
<tr>
<th>Entitlement</th>
<th>Eligibility</th>
<th>Benefit</th>
<th>Actions/Supporting Documents</th>
</tr>
</thead>
</table>
| Funeral expenses  | Deceased staff member  | The Organization will reimburse reasonable costs of certain expenses related to preparation of the body and certain funeral costs. | → All original receipts for related expenses should be retained for submission of the request for reimbursement.  
→ The request for reimbursement will be made on Submit request for reimbursement of expenses along with original receipts to the local HR Office/practitioner for action. |
13. FINAL SETTLEMENT UPON SEPARATION

The final settlement is a lump sum payment that includes all salary, allowances and outstanding monetary payments owed by the Organization to a staff member at the time of death. The settlement will include salary and applicable allowances (such as post adjustment, mobility allowance, hardship allowance, non-removal allowance; overtime; annual leave accrued; dependency allowance; language allowance, rental subsidy) as well as settlement of travel claims, education grant claims, tax reimbursement.

Any amounts due to the Organization by the staff member will be subtracted from this amount (i.e. overpayments on salary and allowances, salary advances, advances related to education grant, travel, annual leave, telephone and communications costs, payments in lieu of lost property, etc.).

Important to note:

- The final settlement will be paid to the person(s) the staff member has designated as the beneficiaries on the form entitled "Designation, change, or revocation of beneficiary" (P.2), which is available from the local HR Office or Executive Office (NYHQ), and on I-Seek→ QuickLinks → Forms→ Payments and claims. The surviving spouse and dependent children are not automatic beneficiaries of this payment. Therefore, careful attention should be paid in recording and updating this form periodically to ensure that settlement is paid to the beneficiary(ies) of your wish. The original form must be placed on the staff member’s Official Status File (OSF) in your local HR Office.

- Payment of final settlement is contingent on the completion and approval of the Person Action (PA) form recording the separation from service. The PA is only finalized once certifications are received on leave records, overtime worked, travel claims submitted and cleared, education grants submitted and cleared, telephone calls certified and all outstanding payments to the Organization are cleared. Often delays occur pending resolving and certifying these administrative issues. It is the staff member’s responsibility to ensure that all records and administrative paper work are up-to-date at all times so this process can be expedited by the HR Office or Executive Office as quickly as possible.
<table>
<thead>
<tr>
<th>Questions</th>
<th>Answers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Notification and Communication</strong></td>
<td><strong>If your spouse is injured or dies at the workplace, a United Nations representative will inform the emergency contact named by the staff member</strong></td>
</tr>
<tr>
<td>Q: I’m the spouse of a UN staff. Who will notify me if s/he is injured or dies at the workplace?</td>
<td>At the time of notification of the death of your spouse, the official conveying the information will introduce you (on line) to the HR Officer or Family Focal Point who will assist you through the difficult process of transporting and/or receiving his/her remains, as well as other services provided and obtaining benefits and entitlements to the family. The UN will be concerned about your personal safety and security, therefore possibilities of travelling to the duty station will depend upon the prevailing situation. If you cannot travel to the duty station to collect the remains of your loved one, the UN will pay for a close colleague or family focal point to accompany the remains back home.</td>
</tr>
<tr>
<td>Q: If I am not living at the duty station, after being notified of my spouse’s death, what should I do to get to my spouse as soon as possible?</td>
<td><strong>The official conveying the information about the injury or death of your family member will introduce you to the HR practitioner and/or Family Focal Point who will help you through the process of obtaining information, services provided by the Organization and benefits and entitlements.</strong></td>
</tr>
<tr>
<td>Q: Following an emergency, who will be the United Nations contact person that can provide me with information and help me navigate through the process?</td>
<td><strong>The costs for hospitalization, medical treatment, related professional services and medicines will be covered by your Health Insurance Policy (either UN subsidized or your personal insurance) subject to the terms and conditions of the policy coverage agreement. The portions of related medical expenses not covered by your health insurance policy may be recovered through reimbursement claimed from Malicious Act Insurance Policy (MAIP) or</strong></td>
</tr>
<tr>
<td><strong>Benefits and Entitlements</strong></td>
<td></td>
</tr>
<tr>
<td>Q: If my loved one is injured in the line of duty, how will the hospitalization and medical treatment be covered? What if the injury and hospitalization occurs in a country outside the duty station?</td>
<td><strong>The official conveying the information about the injury or death of your family member will introduce you to the HR practitioner and/or Family Focal Point who will help you through the process of obtaining information, services provided by the Organization and benefits and entitlements.</strong></td>
</tr>
<tr>
<td>What is the UN policy regarding medical coverage and hospitalization costs following a staff member’s injury in the line-of-duty?</td>
<td><strong>The costs for hospitalization, medical treatment, related professional services and medicines will be covered by your Health Insurance Policy (either UN subsidized or your personal insurance) subject to the terms and conditions of the policy coverage agreement. The portions of related medical expenses not covered by your health insurance policy may be recovered through reimbursement claimed from Malicious Act Insurance Policy (MAIP) or</strong></td>
</tr>
</tbody>
</table>
Appendix D. It is advisable that you seek guidance from the UN Medical Services and the HR Office for claiming medical expenses outside coverage of your Health Insurance Policy.

If the injury and hospitalization occurs outside the duty station, the local United Nations office will prepare a letter confirming your insurance coverage so that related expenses will be paid by your Health Insurance Policy. Any differences in the costs covered by Insurance and the overall costs may be claimed through the MAIP and Appendix D to the UN Staff Rules. Whilst in hospital, the medical condition and treatment received by your loved one will be closely monitored by the local UN Medical Doctor and the Staff Counsellor, and you will be kept informed on the progress of his/her condition.

<p>| Q: If my spouse is hospitalized and put on sick leave, can I report the sick leave to his supervisor on his/her behalf? | If your spouse is unable to report for duty due to sick leave, you will be able to communicate his absence to his Supervisor or HR Officer on his/her behalf. |
| Q: How can I or my family members obtain an official police/security report on a malicious act or incident in which I was involved? | You may request a copy of the UNDSS-Security Report on the incident/accident in which your loved one was affected for your HR practitioner. If a Police Report was prepared, you may request a copy from the local Police. FYI, the report will be required for a claim under the Malicious Act Insurance Policy (MAIP) and for compensation under Appendix D to the Staff Rules. |
| Q: How can I find out if I will have a Family Focal Point to assist me? | Following occurrence of an accident, the HR Office will assign a Family Focal Point (FFP) to you and/or your family. If the FFP system is not activated, you will be introduced to an HR practitioner who will be assigned to guide and assist you in obtaining access to benefits, entitlements and compensation, and navigating the complex administrative procedures and paperwork required. |</p>
<table>
<thead>
<tr>
<th>Q: How do I apply for benefits and entitlements in case of my spouse's injury or death at work?</th>
<th>The HR practitioner who is assigned to assist you will work closely with you to ensure that you will receive the services, payments, benefits and entitlements and compensation due to you and other beneficiaries named by your spouse. For information on what the UN will provide, please refer to Chapter 2 of this guide.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q: How long does it take to receive all benefits due, following the death or injury of a staff member?</td>
<td>The time it will take to receive your benefits will vary from benefit to benefit as described in Chapter 2. It will largely depend on the completeness of and validity of the information available on the staff member's records. To ensure smooth processing of benefits and entitlements due at the time of injury or death, staff members are advised to keep their documents and information updated on the UN official records and easily accessible in case needed. Please refer to Chapter of this guide on “Self Preparedness”.</td>
</tr>
<tr>
<td>Q: How do I contact a Human Resources practitioner for assistance in case of injury or death?</td>
<td>When you are notified of the staff’s injury or death by a UN representative, you will be introduced to the HR practitioner who will assist you.</td>
</tr>
</tbody>
</table>
## 2.3 YOUR ELIGIBILITY CHECKLIST

The checklist below allows you to note the payments benefits and entitlements you or your family members may be eligible for in event of your separation from service due to injury or death, and confirm whether or you have the information required to expedite processing and payment.

<table>
<thead>
<tr>
<th>Checklist - <em>Understand the benefits, entitlements and payments due to you in case of injury or death</em></th>
<th>Eligible for this benefit?</th>
<th>Have necessary information?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary up to time of death, including all allowances</td>
<td></td>
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</tr>
<tr>
<td>Shipment of personal effects (staff member and family)</td>
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<tr>
<td>Sick Leave</td>
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<td></td>
</tr>
<tr>
<td>Compensation under Malicious Acts Insurance Policy (MAIP)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Compensation under Appendix D to the Staff Rules</td>
<td></td>
<td></td>
</tr>
<tr>
<td>UNJSPF Disability benefit in case of injury or illness that leaves a participant incapacitated for further service</td>
<td></td>
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</tr>
<tr>
<td>Repatriation travel to home country for staff member and eligible family members</td>
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<td></td>
</tr>
<tr>
<td>ASHI - After service health insurance (for spouse and dependents)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group Life insurance (beneficiaries designated on Aetna form)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pension benefits (widow/er's benefit, child benefit, secondary dependant's benefit, residual settlement)</td>
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<td></td>
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CHAPTER 3

SELF-PREPAREDNESS
**Purpose**

In the event of a personal crisis, accident or disaster situation, you will want to ensure that your family members are safe and protected. In the event of your own incapacitating illness or death, you will want to know that your personal wishes are taken into account. You can do so by making sure your affairs are in order and making your wishes known.

The purpose of this Chapter is to raise awareness on the critical need for personal organization and preparedness for all hazard/crisis events. Personal preparedness goes beyond ensuring the physical safety of your immediate surroundings or preparation for a natural disaster. Equally important is organizing and securing key information and important documents for ready access when needed by you and/or your family members.

**Contents**

3.1 Personal organization and preparedness
   - The challenges faced
   - The consequences of not being organized

3.2 Important documents and information
   - Personal administration
   - For the UN

3.3 Understanding important relationships
   - Beneficiaries
   - Designated beneficiary for pension benefits
   - Next-of-kin
   - Emergency contacts

3.4 Responsibilities for preparedness
   - What is your responsibility?
   - What is the Organization’s responsibility?
“We are not preparing for the world we live in - we are preparing for the world we find ourselves in.”
— Michael Mabee, Prepping for a Suburban or Rural Community: Building a Civil Defense Plan for a Long-Term Catastrophe

“People who have fully prepared always save time. Albert Einstein was right to teach that if he is given six hours to chop down a tree, he would spend the first four sharpening the axes. When you are done with your action plans, work will be easier!”
— Israelmore Ayivor, The Great Hand Book of Quotes

Personal organization is systematically planning and coordinating your information, documents, and affairs for safe storage and easy access when needed.

Personal preparedness is creating a state of “readiness” for yourself and family in case of an emergency, incapacitation resulting from illness, death, homelessness resultant from natural disaster, civil war, hostilities or other eventuality, to increase your state of resilience in the face of difficult conditions.

The challenges faced...

The biggest challenge faced by the next of kin and/or immediate surviving family members is lack of knowledge of the personal affairs of their loved one who died. Too often, at a time of grief, loss and confusion, those left behind are forced to search around for basic information and documents from various sources including relatives, friends and colleagues; and make important decisions that impact their access to much needed finances and important services.

The biggest challenge faced by the Organization in the settlement of benefits, entitlements and compensation occurs when pertinent information immediately required to assist the family is incorrect and/or incomplete or not available.
The consequences of not being organized

Lack of proper and timely actions taken by staff members create unnecessary difficulties for surviving bereaved families. Below are some of the consequences experienced by families:

- benefits, entitlements, compensation are unduly delayed or remain unpaid for years;
- families and dependents experience financial hardship;
- there is anger and contention among immediate family members;
- frustration directed towards the United Nations leading to protracted and wearisome disputes.

Following are a few random examples of real-life scenarios experienced by colleagues in Human Resources Services and Executive Offices following the death of a staff member, and which have led to one or more of the consequences described above:

- The beneficiaries named by the staff member are deceased and names were never substituted. Staff member’s next-of-kin is expecting to be paid benefits.

- The beneficiary named by the staff member at the time of joining the Organization was never updated, and remains his/her former estranged spouse.

- The staff member has married and immediate family members are not informed of the new status.

- Not all the staff member’s dependent children are officially recognized on United Nations records.

- The staff member has remarried and has updated beneficiary records with the HR Office, Pension Fund, but not Aetna Group Life Insurance, UNFCU.

- The staff member maintains two families, one officially recognized, the other not.

- The staff member has an undocumented domestic relationship.

- The surviving spouse is not aware of the staff member’s personal administrative and financial business; i.e. bank accounts, insurance policies, assets, and financial commitments and liabilities, and has difficulty accessing important information.

- Guardianship documents for dependents/disabled children are not legalized and therefore not accepted by the Pension Fund for payment of the child’s benefit.
Below is a list of documents that are considered important and should be stored in a safe place that is easily accessible by you and your family.

**Personal:**

1) Birth certificates for self, spouse and each dependent
2) Marriage/divorce certificate(s)
3) Death certificates of spouse and/or dependents
4) Passports for self and dependents
5) Residence permits/visas for self and dependents
6) Local identification card
7) Social Security card (where applicable and relevant)

**Personal business:**

8) Accommodation rental/lease agreement
9) Vehicle rental/lease agreement
10) Property titles
11) Insurance policies, beneficiaries, focal points for contact
12) Bank account numbers and focal points for contact
13) Utility bills, account numbers and focal points for contact
14) Mortgage company and account number
15) List of all assets, reference numbers, focal points for contact
16) List of all liabilities, reference numbers, focal points for contact
17) Names and telephone numbers of medical doctors
18) Name and telephone number of dentist(s)
19) Names and telephone numbers of lawyer and/or Power of Attorney agent
20) List of important persons to contact in event of accident
21) Receipts for unclaimed medical expenses
22) Income tax records
23) Vehicle registration

**United Nations business:**

24) Documents (1) to (6) above
25) Medical letters from doctors regarding sick leave
26) Updated annual leave records
27) Travel claims, travel authorizations, ticket stubs (for previous 5 years)
28) United Nations Parking permits
29) United Nations Identification/Grounds pass
30) United Nations Laissez Passer
31) Beneficiary designation forms (P.2, Pension Fund, Group Life Insurance)
When discussing benefits, entitlements and compensation, the following terms will be frequently used:

(1) **Next-of-kin**

For the United Nations, the next-of-kin is defined as that person’s closest living blood relative or relatives.

(2) **Dependent(s) may include** –

- a spouse provided that his or her annual income does not exceed the earnings’ limit set in the UN Staff rules and regulations;
- a child under the age of 21 who meets the conditions to be recognized as a dependent child as defined in the UN Staff rules and regulations;
- a mother, father, brother or sister who is recognized as a secondary dependent in accordance with the UN Staff rules and regulations.

(3) **Beneficiary(ies)**

The person who will receive benefits and payments due to you following your death

(4) **Designated beneficiary:**

a) Designation of a beneficiary under UN Staff Rules - UN P/2 form (See Annex I)

   This term is applicable for amounts (salary, allowances and commutation of leave) due to the staff member at time of death;

b) Designation of Recipient of a Residual Settlement - UNJSPF A/2 form (See Annex II)

   This term is applicable for the Pension Fund benefits. It applies when a staff member dies in service and there are no eligible beneficiaries under the UNJSPF regulations (eligible beneficiaries are spouse, children under 21 years of age, disabled children or secondary dependents that have been reported to the Fund). If no A/2 form is submitted to the Fund, UNJSPF will not accept the P2 designation, and any amounts due will be paid to the former participant’s estate.

(5) **Emergency contact(s)**

The person the organization will call on your behalf in the event of an emergency.
3.4 RESPONSIBILITIES FOR PREPAREDNESS

1. What are your responsibilities?

When a crisis occurs or in a disaster situation, your most important responsibility would be to protect yourself and family. You can do so by preparing yourself and family members to the extent possible for crisis and/or all hazards emergencies. Preparation will increase your resilience in difficult times and under difficult conditions, and considerably reduce your anxieties.

Personal organization and preparedness

- Contingency planning and making sure your administrative and financial affairs are in order in the event of an unexpected tragedy are of critical importance for you and your loved ones. Preparedness should become a priority even for staff in the “most secure” of duty stations, as disaster and illness strikes indiscriminately at any time.
- You are advised to maintain United Nations records related to salary, travel, education grant and other related payments for a minimum of five years should they be required for retroactive review or final settlement issues.
- Furnishing required information and documents to the United Nations
- Ensuring that the information given to the United Nations is accurate, valid and complete for facilitating access to benefits, entitlements and compensation that may be due to you and your family members.
- You are expected to be knowledgeable and informed of your benefits and entitlements.
- Empower yourself, family members and loved ones about the United Nations resources available in event of an emergency or crisis.
- Ensure that you are in compliance with Security directives, guidelines and procedures.
- Maintain medical/leave records, particularly when extended sick leave was taken. This will be helpful in resolving any issues that may arise at the time of final settlement on separation.

2. What are the responsibilities of the United Nations?

When a disaster/emergency occurs as a result of a malicious acts or incidents against the United Nations or natural disaster that affects staff members, the first priority of the Organization is to safeguard the well-being and lives of staff.

- Ensuring a safe and secure working environment
- Providing access to benefits and entitlements
- Providing access to institutional services
- Keeping staff informed about the resources available to you during an emergency
- Providing support to you and your family in event of loss of life or incapacity as a result of a malicious act against the United Nations or a natural disaster
Chapters 1, 2 and 3 provided information on the resources available to assist you in event of emergency or crisis, the benefits and entitlements and compensation payments and how to access them in event of injury or loss of life, your responsibilities as a staff member, and the organization’s responsibilities; all under the umbrella of personal organization and getting into a state of readiness. It is now time to get started.

Chapter 4 encourages you to commence your personal organization right away, and suggests steps you can take to organize yourself and put you on the road to preparedness.

Contents

4.1 Let’s get started
- Organizing and updating your personal information and records
- Make decisions
- Helpful tools
- Communicating

4.2 Check-list for immediate actions
4.1 Let’s get started

The objective of this Section is to get you started in a systematic manner both from the United Nations administrative perspective, and from the personal administrative and financial perspective. The following pages will take you through a four-step planning process which may be helpful in compartmentalizing your thoughts and actions for achieving an optimum personal organization and readiness for any personal crisis or emergency situation.

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**STEP 1**

Organize and update your personal information and records

**From a United Nations Administrative Perspective**

1. **Know and understand the benefits and payments due to you from the organization**

   In event of your untimely passing, the United Nations will pay certain benefits and entitlements to your surviving family members. We recommend you contact your HR practitioner for additional information. At the same time, confirm your personal information in the HR data base (i.e. correctness of date of birth, marital status, nationality, entry on duty date, retirement date, names and date of birth of your dependents, etc.) Confirm the status and validity of your beneficiary(ies) for all benefits due from the United Nations and update where required. Find out if there is any other information that needs to be verified.

2. **Update and sign important beneficiary information periodically**

   Following is a list of the payments and benefits that require you to ensure there are correctly documented beneficiaries, as well as descriptions of the forms and important information to note:
a) **Final Settlement upon separation from the United Nations**

**About the form:**

- Title: **Designation, change, revocation of beneficiaries (Form P.2)**, (See Annex I)

- Where to find the form: Available from your HR Office and on I-Seek (Quick Links → Forms → Allowances and Benefits)
- To be completed and signed by the staff member and witnessed by an HR Officer
- This form should be reviewed by the staff member anytime there is a change in the status of the family or person named, which may result in a change of beneficiaries; e.g. births, marriage, divorce, deaths).

**Important to Note:**

- The beneficiary(ies) for your final settlement upon separation may be your spouse, dependent(s), or any person(s) you chose to name on this form.

b) **Death benefit/grant**

**About the beneficiary information and forms:**

- Personal Action (PA) form: Your officially recognized spouse and dependent children under age 21 years who will receive pension benefits will be named on this form.
- No death benefit is paid in respect of unmarried staff members with no recognized spouse or dependent children.
- No death benefit is paid to secondary dependents.

c) **For Pension benefits from UNJSPF**

**About the beneficiary information and forms:**

- Personal Action (PA) form: Your officially recognized spouse and dependent children under age 21 years who will receive pension benefits will be named on this form.

**Title:** **Designation of Recipient of a Residual Settlement, (Form Pens/A.2)**, (See Annex II)

- Where to find the form: Available on www.unjspf.org (Beneficiary → Forms)
- To be completed and signed by the staff member and submitted to the Office of UNJSPF
- UNJSPF will accept original forms only

**Important to note:**

- The automatic beneficiaries of your pension benefits are your officially recorded spouse and immediate dependent children under 21 years of age. Therefore there is no need to complete a form for this purpose.
- Form Pens/A.2 is completed to assign a beneficiary in case there are no surviving automatic beneficiaries. This form may be used to name any friend, acquaintance,
family member so they can be paid a portion of the pension benefit upon your passing.

- When your dependent child turns 21 years of age, s/he is no longer considered an automatic beneficiary of your pension payments. You may choose to designate him/her as a recipient of the Residual Settlement using Pension Fund form Pens.A/2.
- If your officially recorded marital status is “single”, your pension benefits will be paid directly to your estate and/or to the person you have designated on the Residual Settlement form (Pens.A/2).
- If your officially recorded marital status is “divorced” and you have dependent children under age 21 years, a child’s benefit will be paid to the officially recognized children recorded in your Personnel Action form.
- It is your responsibility to notify the Pension Fund Office of any change in your marital status and dependents, and beneficiary designated for the Residual Settlement.

d) For the Aetna Group Life Insurance benefit

About the form

Title: Designation of Beneficiary – Aetna Insurance Company – United Nations

- Where to find the form: Available on I-Seek (Quick Links → Forms → Insurance)
- The form must be signed and witnessed by a person who is not a designated beneficiary, and the original submitted to the Health and Life Insurance Section or your local HR office. Staff members are advised to keep a copy of this document for their own records.
- Only dated forms are considered valid

Important to note:

- Benefits are payable to beneficiary or beneficiaries designated by you.
- There is no limitation on the number of beneficiaries or entities that may be designated beneficiaries.
- Family relationships do not bestow automatic beneficiary status.
- The Insurance Company will pay the benefit according to the most recently executed form for designation of beneficiaries on their record.
- **It is your responsibility** to make sure that the correct person is designated, particularly after death, divorce or change in relationship with the previous designated person.
- If the designated beneficiary predeceases the insured staff member, and no one else is named, the benefit will be paid to the staff member’s estate.
- Changes of beneficiary can be made at any time.
e) Malicious Acts Insurance Policy (MAIP)

Coverage under MAIP is automatic for United Nations staff members with appointments under the Staff Regulations and Rules with participating UN organizations (See Annex 4). No forms need to be completed for enrolment.

Important to note:

✓ In case of death for married staff members: The default beneficiary will be the staff member’s officially recognized surviving spouse and dependent children.
✓ In case of death for unmarried staff members: the benefit will be paid to the person(s) named on the P.2 Form (Revocation, change or designation of beneficiary)

3. Update your Emergency Contact Information in inspira

Staff members are asked to designate an emergency contact who the office will notify in event of an accident, incident or illness at work.

Information on emergency contacts is self-managed using the global “Emergency Contact Information” Module accessible on the Inspira platform via https://inspira.un.org/. Staff members are required to create and maintain updated records of their emergency contact(s) noting: names, email addresses, telephone numbers, and addresses.

Important to note:

✓ Emergency contacts must be carefully selected based on his/her accessibility; ability to act on your behalf, and receive and relay bad news.
✓ This information will be used for notification purposes only in cases of an emergency.

Registration is quick and simple by following these steps:

1. Log into https://inspira.un.org/ using your index # and password;
2. Click on Self-Service in the upper left corner under "Main Menu";
3. Click on Personal Information => Emergency Contact Information;
4. Click first on the "Add an Emergency Contact" button and populate the fields, then click "Save";
5. If you need to provide any additional relevant information you can click on the button "Add Additional Information" and provide this information (optional).
4. Maintain records of important information

a) Maintain an updated list of your assets (real estate, vehicle, artwork, collectibles, jewellery, and other items of value). Note where the records can be found and inform your spouse or next-of-kin, family or friends.

b) Organize your personal information, medical records and important documents, note where they can be found and inform your spouse or next-of-kin, family or friends.

c) Record important names and telephone numbers of persons who can be of assistance with respect to your assets, accounts and liabilities and other important matters.

d) Keep careful records of your liabilities, account numbers and contact numbers for following up related business.

e) Make a list of important people to contact in event of an emergency: Lawyer, Bank, Mortgage Company, etc.

f) List insurance companies and policy numbers; ensure policies are in a safe place known to you and spouse, key family member or next-of-kin.

5. From a personal financial/administrative Perspective

a) Evaluate your financial “net worth”: calculate your assets, including your bank accounts, investment and retirement savings accounts, equity assets, tax sheltered assets, property, memberships, and additional life insurance.

b) Take stock of your debts and liabilities, such as mortgages and/or loans.

c) Where required, ensure that beneficiary information for your financial accounts, assets, and insurance policies is updated.
STEP 2

Making decisions

Now that you have assessed and understood your financial situation, you may want to think about your wishes for yourself, your family and those close to you following your passing, and begin recording certain decisions.

What Happens to You?

- Do you wish to be interred or cremated?
- What kind of funeral and memorial arrangements would you like?
- How do you wish your personal effects and property to be handled? For example, your clothing, jewellery, collectibles, photographs, books, etc.?
- What do you want done with your virtual “things,” such as your personal email account, social and professional network accounts, virtual publishing, and virtual photo albums?
- How do you take care of your digital after life? You may wish to consider which of your personal information will remains online and how to protect it, particularly given the rampancy of identity theft that occurs via the internet.

What Happens to Your Loved Ones?

- What benefits and entitlements would they receive from the United Nations?
- Where would they live?
- How will they live comfortably?
- How would your assets be divided?
- How would your financial obligations be handled?
- Should both you and your partner pass away, what would happen to your dependent children?
**STEP 3**

Creating helpful tools for preparation and for your family to continue on comfortably

As you make decisions on how best to protect yourself and your family in event of crisis, disaster, or death, you may wish to think about setting in place some *tools* that will make the effects administratively easier.

1. **Estate planning**

   This is a legal process which commonly includes the preparation of documents such as: a *legal will*, *an assignment or power of attorney*, *a living will or health-care proxy*. It may also include the designation of a guardian(s) for minor children in case of your death or incapacity.

   One objective of *estate planning* is financial, to conserve your assets, while ensuring that they are properly distributed in accordance with your wishes. Proper estate planning can minimize uncertainties related to the administration of your assets and maximize the value of your estate by reducing taxes and other expenses.

   **(a)** Having a *legal will* is important for your family and for local authorities to know how to carry out your last wishes. A legal will usually identifies the person you wish to appoint as the representative of your estate and the guardian of your children, all your assets as well as the recipients of these assets. Wills may be subject to various kinds of regulations based on one’s country of legal residence or nationality. You are advised to check whether a legal will must comply with any particular form of requirements in your country of nationality.

   For example, a handwritten document may have greater legal validity than a typed one in your country of nationality; or, in order to be legally binding, it may have to be notarized. You should also consider having an attorney review your will and ensure that it is kept updated.

   **(b)** You may choose to give a *power of attorney* to a legally competent and trusted relative or close friend, over 18 years old, who you have appointed to handle paying bills, managing your investments and making key financial decisions on your behalf in event that you become incapacitated. You can also appoint a lawyer or banker, however you may have to consider paying for their service.

   The Power of Attorney will become your agent to manage your financial affairs, empowered to sign your name and act as your fiduciary; i.e. s/he must act in your best financial interest at all times in accordance with your wishes. This will not take away your power to make decisions, rather, it assigns another person to share the responsibility.
(c) A living will is a document that you can put in place to set forth your health-care wishes and decisions, in advance and while you are competent, should you ever be rendered incompetent. A living will discusses what you want and do not want, such as whether you would wish to be placed on life support or whether you would wish to be artificially hydrated. This document only becomes relevant when any of the situations outlined therein actually occur. You may want to peruse the Web to find templates of living wills, such as at www.agingwithdignity.org. As with legal wills, please do check whether a living will must comply with any particular form requirements in your country of nationality or current legal residence.

(d) A healthcare proxy or a medical power of attorney is used to authorize a trusted family member or friend to make any necessary health care decisions on your behalf and to see that the doctors and health care providers give you the type of care you wish to receive.

You may create a living will that contains a combination of both types of advance directives (c) or (d) above, or you may create separate documents.

2. Check lists

In the event of an emergency, having copies of important documents and other valuable information in a safe place can be vital for your well-being. The checklist located in Chapter 4.2 on Page 82-84 can be completed according to your personal situation and used as a cover sheet of your set of copied documents.

After you compiled your documents, be sure to keep them in a secure place, such as a bank safe-deposit box where they are less likely to be damaged or lost.

3. Phone tree

A phone tree is a prearranged system used for activating a group of people by telephone. It allows you to get messages to groups of people quickly and effectively. The phone tree divides call responsibility between the group when there is an emergency or the need to spread an urgent message. For example, the first person on the tree may have three people to call; each of these people will call another three people. This carries on until the entire group has the message.

4. Family emergency plan

Make sure you create a family emergency plan in case of an emergency. A preparedness plan will lay out where, when and how you will contact your family and friends, as well as prepare you for the emergency.

Before an emergency happens, sit down together and decide how you will get in contact with each other, where you will go and what you will do in an emergency. Your plan can also
include a **simple checklist of items** that you may need, should your living or work community operations cease. Your plan should be updated periodically to suit your needs.

It is important that you share your plan with others. You should also keep a copy of this plan in your emergency supply kit or another safe place where you can access it in the event of a disaster. Once you have developed your plan, you need to practice and maintain it. For example, ask questions to make sure your family remembers meeting places, phone numbers, and safety rules.

5. **Plan for hospitalization**

   It is recommended that you get prepared in case of hospitalization. Make sure you have the address and contact information of hospitals located close to your home. You should create a folder that holds the following documents and make sure to keep it updated.

   - A page with your name, your birth date, any medication you take, any allergies you have, your dietary restrictions and every surgery or illness you have ever had, including dates;
   - A copy of your health Care Proxy, which specifies your wishes for treatment;
   - Copies of your insurance card (front and back);
   - Contact information for people to reach in case of any emergency.

6. **Plan for natural disasters**

   Natural disasters are natural events that threaten lives, property, and other assets. Natural disasters such as flood, fire, earthquake, tornado, and windstorms affect thousands of people every year. You need to know what your risks are from natural disasters and take sensible precautions, such as the ones mentioned below, to protect yourself and your family.

   - **Sheltering**

     Taking appropriate shelter is critical in times of disaster. Sheltering is appropriate when conditions require that you seek protection in your home, place of employment or other location when disaster strikes. Sheltering outside the hazard area could include staying with friends and relatives, seeking commercial lodging or staying in a mass care facility operated by disaster relief groups.

     To effectively find shelter, you must first consider the hazard and then choose a place in your home or other building that is safe for that hazard. For example, for a tornado, a room should be selected that is in a basement or an interior room on the lowest level away from corners, windows, doors and outside walls. The safest locations to seek shelter vary by hazard. Be informed about the sheltering suggestions for each hazard. There may be situations, depending on your circumstances and the nature of the disaster, when it's simply best to stay where you are and avoid any uncertainty outside by "sheltering" in place.

     It is recommended to conduct drills such as drop, cover and hold on for earthquakes. Test fire alarms.
- **Evacuating**

  Evacuations are more common than many people realize. Fires, floods, hurricanes, tornadoes, earthquakes, terrorist attacks, transportation and industrial accidents, might force many of us to leave our homes.

  There may be conditions under which you will decide to get away or there may be situations when you are ordered to leave.

  A few tips:
  - Plan places where your family will meet
  - If you have a car, keep a full tank of gas in it if an evacuation seems likely. If you do not have a car, plan how you will leave if you have to.
  - Leave early enough to avoid being trapped by severe weather.
  - Take your emergency supply kit
  - Listen to a battery-powered radio and follow local evacuation instructions.

7. **Inventory lists**

   It is recommended to make an inventory of your household items, including serial numbers on electronics and other items. For example, you may create a table indicating:
   - category (e.g. furniture, electronics, personal items, housewares, hobbies, appliances)
   - item
   - original and estimated current cost
   - purchase date
   - serial/I.D. number

8. **Build an Emergency Supplies Kit**

   An emergency supplies kit is simply a collection of basic items your office or household may need in the event of an emergency. Try to assemble your kit well in advance of an emergency. You may have to evacuate at a moment’s notice and take essentials with you. You will probably not have time to search for the supplies you need or shop for them.

   You may need to survive on your own after an emergency. This means having your own food, water and other supplies in sufficient quantity to last for at least 72 hours. Local officials and relief workers will be on the scene after a disaster but they cannot reach everyone immediately. You could get help in hours or it might take days. Additionally, basic services such as electricity, gas, water, sewage treatment and telephones may be cut off for days or even a week, or longer. Your supplies kit should contain items to help you manage during these outages.
A basic emergency supply kit could include the following recommended items:

- **Water** - one gallon of water per person per day for at least three days, for drinking and sanitation
- **Food** - at least a three-day supply of non-perishable food
- **Battery**-powered or hand crank radio and a NOAA Weather Radio with tone alert and extra batteries for both
- **Flashlight and extra batteries**
- **First aid kit**
- **Whistle** - to signal for help
- **Dust mask** - to help filter contaminated air and plastic sheeting, and
- **Duct tape** - to shelter-in-place
- **Moist towelettes, garbage bags and plastic ties** - for personal sanitation
- **Wrench or pliers** - to turn off utilities
- **Manual can opener** - for food
- **Local maps**
- **Cell phone with chargers, inverter or solar charger**

Remember to replace and update your emergency supplies periodically.

**Additional tips:**

- Have a notecard ready with at least two emergency contacts; include name, phone number (including area code) and relationship to the person.
- Program a contact into your cell phone called “In Case of Emergency (ICE)” and list the phone number for the individual who you would want to be contacted in case of an emergency; list any other information about that individual or your medical condition in the notes section of that “ICE” contact.
- Explore options to upload your medical records onto a Web-based platform that can be accessed from anywhere.

**Numbers to know:**

- Local Emergency Room
- Local fire department
- Local police or law enforcement
- Nearby hospital where you prefer to receive care in the event of a medical emergency
- Taxi company
- General practitioner, neurologist, physical medicine and rehabilitation specialist
- Health Care Service Coordinator at your local office
- Your supervisor at your place of employment
- Poison Control
- Animal Control (if you have a service animal)
- Reliable tow truck company (if you own a vehicle)
- Car insurance carrier/broker
STEP 4

Communicating information and decisions to your loved ones so that they are prepared

Death may or may not be an easily broached topic for you or for your family members and loved ones. In any case, it remains important that your wishes are made known about what is to happen in the unfortunate event of your passing. You may want to find a quiet time and place to discuss these matters with your family or trusted friend. Some families may have complicated situations which require additional sensitivity; you may wish to discuss such issues with your primary beneficiary. If you are not sure of how to begin such a conversation with your loved one(s), you may seek help through a United Nations staff counsellor/external counsellor, therapist, or person you trust.

You will also need to communicate to the United Nations any wishes related to your payments, benefits, and compensation as soon as possible following a major life event, such as a birth, death, marriage, or divorce (See instructions on Page 75). As well as update your emergency contact information following the local procedures (See instructions on Page 73).

We hope that by now you have made up your mind to begin putting ‘your house’ in order right away. We encourage you to make appointments with your HR practitioners, contact or visit the Websites of the Pension Fund office, the Health and Life Insurance Section, and your local banking institution and/or the United Nations Federal Credit Union (if you are a member) to clarify information. You can also visit the EPST Website (www.un-epst.org) to download the principal UN administrative forms and other helpful information.

Do not procrastinate.
Begin organizing your information and records now.
The good news is that you’re in charge.

To maintain your state readiness, we suggest you designate a specific time each year (the first month, the last month, or your birth month), to periodically review your important and critical personal information - create a yearly ritual of sorts.
4.2 Check list for immediate actions

Following is a check list of actions that you may use to assist you in your annual review

<table>
<thead>
<tr>
<th>Checklist – Administrative Preparedness</th>
<th>Yes</th>
<th>No/I Need to Check</th>
</tr>
</thead>
<tbody>
<tr>
<td>Can I easily access the birth certificates of myself, my spouse and each dependent?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do I have easy access to my marriage (or divorce) certificate?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did I secure the passports for myself and dependents for easy access?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did I store the citizenship papers, residence permits or visas for myself and dependents in a safe place?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have I gathered my local identification card and Social Security card? (where relevant and applicable)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have I already prepared a list of important persons to contact in event of accident?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did I keep my receipts for unclaimed medical service in an accessible place?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Checklist – Financial Preparedness</th>
<th>Yes</th>
<th>No/I Need to Check</th>
</tr>
</thead>
<tbody>
<tr>
<td>Did I calculate my assets such as checking, savings, money market and fixed deposit accounts, equity assets, tax sheltered assets, property, memberships, and additional life insurance?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have I gathered my accommodation rental/lease agreement and vehicle rental/lease agreement?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do I have easy access to my property ownership documents?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do my family members know my insurance policies, policy number, beneficiaries and customer representative?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do I know what my bank account numbers and focal points of contact are?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Question</td>
<td>Yes</td>
<td>No/I Need to Check [Action Needed Now!]</td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>-----</td>
<td>----------------------------------------</td>
</tr>
<tr>
<td>Did I store my utility bills, account numbers and focal points of contact in an easily accessible place?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have I informed my family members of my passwords, important contact information, and monthly billing information?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have I listed my mortgage company and account number?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did I take stock of my debts and liabilities, such as my mortgages and loans?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do I have easy access to a list of all my assets, reference numbers and focal points of contact?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did I record all my liabilities, reference numbers and focal points of contact?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do I know the location of my documents such as bank books, deeds to property, income tax submission and vehicle registration?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have I prepared a will and assignment or power of attorney?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did I designate a guardian(s) for minor children in case of my death or incapacity?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have I prepared an advance health care directive, also known as a ‘living will’, a health-care proxy, or a medical power of attorney?</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Checklist – Preparedness with the UN</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did I update my emergency contact information in Inspira?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did I put my medical letters from doctors regarding sick leave in a safe place?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do I have updated annual leave records?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did I keep a record of travel claims, travel authorizations, ticket stubs (for previous 5 years)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do I have easy access to UN Parking permits, UN Ground Pass, and UN Laissez Passer?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did I update and sign Beneficiary form: P2 – Designation,</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Question</td>
<td>Answer</td>
<td></td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>--------</td>
<td></td>
</tr>
<tr>
<td>change, revocation of beneficiaries?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have I reviewed and updated Designation of Recipient of a Residual Settlement, Pens/A.2?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have I reviewed and updated Designation of Beneficiary – Aetna Insurance Company – United Nations?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Did I keep safe a valid signed United Nations Letter of Appointment*?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Keep safe a valid signed United Nations Letter of Appointment. Be sure that your Letter of Appointment is signed immediately upon your recruitment and put on record so that you are covered as a valid staff member of the Organization at all times. Each time you are reappointed, sign a new letter of appointment and make sure to have it filed at once.
ANNEX I

UNited Nations

DESIGNATION, CHANGE, OR REVOCATION OF BENEFICIARY

To be completed by STAFF MEMBER and submitted to HUMAN RESOURCES OFFICER

<table>
<thead>
<tr>
<th>Name of Beneficiary or Beneficiaries</th>
<th>Date of Birth (DD/MM/YY)</th>
<th>Sex</th>
<th>Address</th>
<th>Phone No.</th>
<th>Relationship</th>
<th>Share to be Paid (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

(Total must add up to 100%)

The share of any beneficiary who may predecease me shall be distributed equally among the surviving beneficiaries or go entirely to the survivor. If none survive me, then the entire amount shall go to my estate.

I hereby revoke all previous designations of beneficiary made by me for this purpose and I reserve the right to revoke or change any beneficiary without his or her knowledge or consent at any time in the manner and form prescribed by the United Nations.

Signature of Staff Member (To be signed in front of a witness (see below))

Date

EMERGENCY CONTACT

<table>
<thead>
<tr>
<th>Address</th>
<th>Relationship</th>
<th>Phone No.</th>
</tr>
</thead>
</table>

WITNESS

I, the undersigned, having no financial interest in this subject matter, directly or indirectly, hereby certify that this instrument was signed in my presence by the staff member having designated his or her beneficiaries on the day (month) (year).

(Name and Signature of OHRM Witness)

(Address of OHRM Witness)
ANNEX II

UNITED NATIONS JOINT STAFF PENSION FUND

DESIGNATION OF RECIPIENT OF A RESIDUAL SETTLEMENT UNDER ARTICLE 38 OF THE REGULATIONS

Pension Number

INSTRUCTIONS: Please read the instructions below before filling out this form

1. A residual settlement (equal to your own contributions with compound interest) becomes due to the designated recipient(s) should you die in service and there are no survivors entitled to a benefit under articles 34, 35, 36 or 37 of the Regulations of the United Nations Joint Staff Pension Fund.

   Note: A residual settlement may become payable after a former participant in receipt of a monthly benefit dies, provided that (i) there are no survivors entitled to a benefit under articles 34, 35, 36 or 37, AND (ii) the total amount of the benefits previously paid to him/her was less than his/her own contributions with compound interest. The difference would be paid to the designated recipient(s).

2. If more than one recipient is designated, the recipients will share equally unless otherwise indicated. The share of a designated recipient who may predecease you will be distributed among surviving recipients in the ratio of their own shares. If no one is designated before your death or if no one designated survives you, the settlement will be paid to your estate.

3. Please complete this form using BLOCK LETTERS in type or print and return it duly signed to the Secretary of your Staff Pension Committee, or to the UNJSPF if you are a staff member of the UN, e.g., UNICEF, UNHCR, UNFPA, UNDP, etc. It is suggested that you keep a copy of the completed form with your other important documents.

4. You may alter your designation of a recipient at any time by submitting a new form which will supersede the previous one.

I, ____________________________ (Last name) ____________________________ (First) ____________________________ (Middle)

hereby designate the person(s)/entity(ies) shown hereunder as recipient(s) of the residual settlement. I hereby cancel and revoke any previous designation.

<table>
<thead>
<tr>
<th>RECIPIENT'S NAME IN FULL</th>
<th>RECIPIENT'S Date of Birth (DD/MM/YY)</th>
<th>Sex</th>
<th>RECIPIENT'S ADDRESS Phone and E-mail</th>
<th>RECIPIENT'S RELATIONSHIP TO YOU (if any)</th>
<th>SHARE TO BE PAID (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

(Total must add up to 100%)

Date: ____________________________ (day) ____________________________ (month) ____________________________ (year)

*(Signature of Participant)

*NOTE: The completed form must bear your ORIGINAL SIGNATURE, no faxes or e-mails will be accepted.

APPLICABLE ONLY TO NEW ENTRANTS OR RE-ENTRANTS:
It may be possible to validate prior non-contributory service and/or restore prior contributory service, if any, under articles 23 & 24 of the Regulations, provided that you apply within one year of your entry/re-entry date to the Fund, but before separation should you separate from service earlier. For more information, please visit the UNJSPF website (www.unjspf.org).
Designation of Beneficiary
Aetna Life Insurance Company       United Nations

Only use this form to:
   a) Change your designated beneficiaries
   b) Change the assigned benefit percentages
   c) Update address information

Before executing this form refer to reverse side.

<table>
<thead>
<tr>
<th>Group Contract Holder</th>
<th>Group Contract(s) Number(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>United Nations</td>
<td>GL-14008 / GC-14008</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Staff or Former Staff Member Name</th>
<th>Payroll Index Number or Retirement Pension Number</th>
</tr>
</thead>
</table>

| Home Address                      |                                                  |
|-----------------------------------|                                                  |

For Completion by Active Staff Members

<table>
<thead>
<tr>
<th>Organization</th>
<th>Duty Station</th>
<th>Office Address</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Office Telephone Number</th>
<th>Office E-mail</th>
</tr>
</thead>
</table>

Subject to the terms of the above numbered Group Contracts, I request that any benefit due by reason of my death be payable to the following beneficiary(ies). It is my understanding that this designation revokes all designations of beneficiary and all elections of optional methods of settlement previously made by me under said Contracts.

This Designation of Beneficiary is subject to all "Conditions" shown on page 2 of this form.

<table>
<thead>
<tr>
<th>Staff Member Signature</th>
<th>Date</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Witness Signature</th>
<th>Printed Name of Witness</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Beneficiary Name and Address</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Relationship</th>
<th>U.S. Social Security Number (where applicable)</th>
<th>Birthdate (day/month/year)</th>
<th>Percentage</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Beneficiary Name and Address</th>
<th>Check if conditional (see page 2)</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Relationship</th>
<th>U.S. Social Security Number (where applicable)</th>
<th>Birthdate (day/month/year)</th>
<th>Percentage</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Beneficiary Name and Address</th>
<th>Check if conditional (see page 2)</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Relationship</th>
<th>U.S. Social Security Number (where applicable)</th>
<th>Birthdate (day/month/year)</th>
<th>Percentage</th>
</tr>
</thead>
</table>

Continued on reverse side
Beneficiary Name and Address:  □ Check if conditional (see page 2)

<table>
<thead>
<tr>
<th>Relationship</th>
<th>U.S. Social Security Number (where applicable)</th>
<th>Birthdate (day/month/year)</th>
<th>Percentage</th>
</tr>
</thead>
</table>

Beneficiary Name and Address:  □ Check if conditional (see page 2)

<table>
<thead>
<tr>
<th>Relationship</th>
<th>U.S. Social Security Number (where applicable)</th>
<th>Birthdate (day/month/year)</th>
<th>Percentage</th>
</tr>
</thead>
</table>

Beneficiary Name and Address:  □ Check if conditional (see page 2)

<table>
<thead>
<tr>
<th>Relationship</th>
<th>U.S. Social Security Number (where applicable)</th>
<th>Birthdate (day/month/year)</th>
<th>Percentage</th>
</tr>
</thead>
</table>

**Conditions**

- If more than one beneficiary is designated and no percentages are specified, benefit proceeds will be divided equally among the beneficiaries or, where applicable, among the beneficiaries designated as conditional.
- If any named beneficiary predeceases the insured, the life insurance proceeds which would have been payable to the deceased beneficiary are divided proportionally among the remaining beneficiaries.
- A conditional beneficiary is one to whom life insurance proceeds are paid only if all other beneficiaries not designated conditional predecease the insured.
- If all designated beneficiaries predecease the insured, the life insurance benefit is payable to the estate of the insured.
- If any beneficiary dies after the insured but before a claim is paid, the portion of proceeds due that beneficiary is payable to the estate of that beneficiary.
- If a trustee under a trust agreement is the designated beneficiary, Aetna Life Insurance Company is not obliged to inquire into the terms of the trust agreement and is not chargeable with knowledge of those terms. Payment of benefit to and receipt by the trustee fully discharges all liability of the Insurance Company.

**Instructions**

- Names by which a beneficiary is legally known should be given.
- If a trustee is the designated beneficiary, include name, address and the date of the trust agreement.
  
  **For example:** The John J. Smith Revocable Life Insurance Trust with the Trust Company of Hartford, Connecticut, 456 Pearl Street, Hartford, CT 06110, USA, as Trustee under Trust Agreement Dated 1 January 1998.
- The signature of the insured must be witnessed by someone other than a designated beneficiary.
- Only dated forms are legally valid.

Any person who knowingly and with intent to defraud or deceive any insurance company, files a statement of claim containing any materially false, incomplete or misleading information is guilty of a crime.
ANNEX IV

List of organizations participating in UN MAIP programme

1. Comprehensive Nuclear-Test-Ban Treaty Organization (CTBTO)
2. Food and Agriculture Organization (FAO)
3. International Atomic Energy Agency (IAEA)
4. International Civil Aviation Organization (ICAO)
5. International Court of Justice (ICJ)
6. International Fund for Agricultural Development (IFAD)
7. International Maritime Organization (IMO)
8. International Organization for Migration (IOM)
9. International Studies Association (ISA)
10. International Trade Centre (ITC)
11. United Nations (UN)
12. UNAIDS
14. United Nations High Commissioner for Refugees (UNCHR)
15. United Nations Development Programme (UNDP)
17. United Nations Framework Convention on Climate Change (UNFCCC)
20. United Nations Mechanism for International Criminal Tribunals (UNICTR)
21. United Nations’ International Court Tribunal for the former Yugoslavia (UNICTY)
22. United Nations Industrial Development Organization (UNIDO)
23. United Nations Office for Project Services (UNOPS)
24. United Nations Relief and Works Agency (UNRWA)
25. United Nations System Staff College (UNSSC)
26. United Nations University (UNU)
27. United Nations Women (joined 2012)
28. Special Tribunal for Lebanon (STL)
29. World Meteorological Organization (WMO, joined 2012)
ANNEX V

Reference Documents

- ST/SGB/Staff Rules/Appendix D/Rev.1, Appendix D to Staff Rules, dated 1 January 1966
- ST/AI/194/Rev.4, Compensation for loss of or damage to personal effects attributable to service, dated 14 April 1993
- ST/AI/1999/16, Termination of appointment for reasons of health, dated 28 December 1999
- ST/AI/2000/10, Medical evacuation, dated 21 September 2000
- ST/SGB/2004/11, Payment of insurance proceeds under the malicious acts insurance policy, dated 9 August 2004
- ST/AI/2006/5, Excess baggage, shipments and insurance, dated 24 November 2006
- Regulations, Rules and Pension Adjustment System of the United Nations Joint Staff Pension Fund
- ST/SGB/2011/1, Staff Rules and Staff Regulations of the United Nations, dated 1 January 2011
- ST/AI/2011/9, Coordination of action in cases of death of staff members: travel and transportation in cases of death or health related emergency, dated 1 August 2011

Useful links to United Nations departments

Emergency Preparedness and Support Team (EPST)

www.un-epst.org

Preparing a living will

www.agingwithdignity.org

United Nations Department of Safety and Security

https://dss.un.org

United Nations Health and Life Insurance Section

http://www.un.org/insurance/

United Nations Joint Staff Pension Fund (UNJSPF)

http://www.unjspf.org

United Nations Medical Services Division

https://iseek.un.org/m210dept124 (Please note that only UN staff members have access to i-Seek, the UN internal website)

United Nations Office of Human Resources Management (OHRM)

### ANNEX VI

**Comparison Chart between Appendix D and MAIP**

<table>
<thead>
<tr>
<th></th>
<th>Appendix D</th>
<th>MAIP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eligibility</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Staff Status</td>
<td>All international and locally recruited staff.</td>
<td>All international and locally recruited staff.</td>
</tr>
<tr>
<td>Applicable Situations</td>
<td>Covers death, injury, or illness of a staff member which is attributable to the performance of his or her official duties.</td>
<td>Covers death, permanent total disablement, permanent partial disablement or permanent loss of function caused directly or indirectly by War or a Malicious Act.</td>
</tr>
<tr>
<td>Eligibility of Beneficiaries</td>
<td>In the event of death, applies to staff with recognized dependents.</td>
<td>In the event of death, applies to the surviving spouse and/or a dependent child or children, or anyone designated as beneficiary by staff if the staff member does not have a surviving spouse and/or a dependent child or children.</td>
</tr>
<tr>
<td>Coverage</td>
<td>Death&lt;br&gt;- Permanent or temporary disability (partial or total)&lt;br&gt;- Illness&lt;br&gt;- Includes PTSD</td>
<td>Death&lt;br&gt;- Permanent total disablement&lt;br&gt;- Permanent partial disablement&lt;br&gt;- Permanent loss of function caused directly or indirectly by War or a Malicious Act&lt;br&gt;- Includes PTSD</td>
</tr>
<tr>
<td>Benefits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Type of Payments</td>
<td>Lump Sum + Monthly</td>
<td>Lump Sum only</td>
</tr>
<tr>
<td>Death Benefits</td>
<td>Monthly payments for lifetime of spouse provided she/he does not remarry.</td>
<td>Lump Sum payment.</td>
</tr>
<tr>
<td>Permanent Loss of Function</td>
<td>According to Appendix D established reference scale</td>
<td>According to MAIP established reference scale</td>
</tr>
<tr>
<td>Partial Disability Benefits (after Permanent Diagnosis)</td>
<td>Lump Sum payment + monthly payments for life of disabled staff member up to the age of retirement (60 or 62).</td>
<td>Lump Sum payment according to the established reference scale.</td>
</tr>
<tr>
<td>---------------------------------------------------------</td>
<td>------------------------------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------</td>
</tr>
</tbody>
</table>

**Administrative Process**

<table>
<thead>
<tr>
<th>Claims Board/Department</th>
<th>Adjudicated by Advisory Board on Compensation Claims (ABCC).</th>
<th>Administered by Insurance and Disbursement Service (IDS) in the Accounts Division, Office of Programme Planning, Budget and Accounts (OPPBA).</th>
</tr>
</thead>
</table>

<p>| Claims Request (Notification) | Deadline for submission of claims is no more than 4 months after incident. If later a request for a waiver may be submitted. | As soon as possible; furnish additional details as they become available. |</p>
<table>
<thead>
<tr>
<th>Supporting Documents</th>
<th>Medical certificate of injury/illness and/or DSS report depending on the nature of injury.</th>
<th>Circumstances of the Incident</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>• Description of loss (injuries or death)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Name and index number of staff member(s)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Date of Birth of staff member(s)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Level/grade of staff member(s)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Copy of staff member's contract</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Copy of latest personnel action indicating net basic salary</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Security report and police report if applicable</td>
</tr>
<tr>
<td></td>
<td></td>
<td>For <strong>death cases</strong> only:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Death certificate and post mortem report</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Beneficiary designation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>For <strong>medical expenses claim</strong>:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Medical invoices to substantiate the claim</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• The invoices and costs must be certified as necessary and validated by the pertinent UN Medical Officer.</td>
</tr>
</tbody>
</table>

| Determination | Case-by-case, by ABCC | Depends on DSS determination of whether or not event qualifies |