

FREQUENTLY ASKED QUESTIONS (FAQs)

(before and after you die)

These questions are some that AFICS(NY) members and their survivors often do not wish to ask, but which face us all in time and are frequently asked when the situation arises. The questions and answers refer to the spouse as the most usual survivor but the situation of a single person with or without a significant other is often very similar. The closest survivor may also be a child of the AFICS member.

The following is written as if the member is a former United Nations, UNDP, UNICEF or UNFPA staff member. It may be equally relevant to members who are former staff of other United Nations family organizations, e.g., FAO, ILO or UNESCO, etc., but in those cases the survivor should turn to those organizations for advice and precise information. In all cases it is necessary to inform the relevant organization as soon as possible of the member's death in order to assure the survivor's continued benefits.

AS A FORMER INTERNATIONAL CIVIL SERVANT, WHAT SHOULD I DO TO MAKE IT EASIER FOR MY SPOUSE, SIGNIFICANT OTHER OR WHOEVER SURVIVES ME WHEN I DIE?

Keep your records up to date

If you are entitled to After-Service Life Insurance (ASLI), make sure that your designated beneficiary is the person you want to benefit. If you want your spouse to benefit but your spouse is not the designated beneficiary, ask the Insurance and Disbursements Service, Room FF-300, United Nations Headquarters for a new Designation of Beneficiary form. You can also download a copy of the form from www.un.org/insurance. You will be eligible for ASLI if you were in the UN Group Life Insurance plan while a staff member for at least ten years and were still in the plan when you retired at 55 or above. You are still covered because your premiums are paid out of a special reserve fund. You do not have to pay premiums yourself.

If you are receiving a periodic United Nations pension benefit, make sure the secretariat of the United Nations Joint Staff Pension Fund (UNJSPF) has your spouse's name and address. If the UNJSPF secretariat does not have a copy of your marriage certificate, send them a certified copy and send with it an authenticated copy of your spouse's signature.

An up-to-date checklist of your assets, obligations and entitlements will be extremely helpful for those called upon to take action on your behalf when the time comes. It should be kept in a place known and easily accessible to your survivors *but never in a safe deposit box in a bank in your name*. That box will be sealed immediately the bank becomes aware of the box-holder's death and nothing can be

removed until the will has been proved.

In many countries the bank accounts of a deceased person may be frozen pending the establishment of the succession. As this may take some months, be sure your survivors have access to sufficient funds to tide them over. Consult your bank on how to ensure this.

Make an arrangement with a relative, friend or former colleague, whom your spouse or other close survivor knows and trusts, to help with arrangements

When someone dies, their closest survivor is often too upset and distressed to take care of the necessary practical arrangements, such as the funeral, death certificates, notification of those who need to be informed and ensuring that the survivor's benefits are not lost.

Make sure you have an up-to-date will, as well as a living will or a health care proxy, if appropriate

A **will** ensures that your estate goes to the person or persons to whom you wish it to go. In some countries a will is indispensable. A **living will** sets out how you wish to be treated medically if you are not in a position to express yourself when you are ill. A **health care proxy** gives authority to your spouse, or someone else you specify, to give such instructions on your behalf when you cannot do so.

It may be useful to select in advance a lawyer who will assist your spouse on your death. This may be the executor of your will or another lawyer whom you and your spouse both trust. If it is not the executor of your will, it would be a courtesy to inform both lawyers of the arrangement.

Keep your spouse and close survivors informed

Make sure that your spouse or other close survivor is familiar with the claims procedures of the After-Service Health Insurance (ASHI) plan in which you are enrolled and the procedures necessary for the spouse or other covered family member to continue to be covered by the plan. ASHI participants are responsible for notifying the office administering their plan whenever a covered family member ceases to be eligible.

Make sure your spouse or other close survivor knows the names and addresses of the executor of your will and of the person who prepares your tax returns. They should also know where you keep all your personal documents, birth certificate, marriage certificate, your will, share certificates, property deeds, life insurance policies, powers of attorney, safe deposit boxes, etc. Make sure that they can access them. A list of your important documents will help. Do not forget that a final tax return for the year you die is normally required.

A list of those you wish to be notified of your death (relatives, friends, business

associates, associations, societies, financial institutions, etc.), with addresses and contact numbers and a list of newspapers, alumnae associations, retirement organizations, etc., to which an announcement of the death should be sent will help your survivors to follow your wishes. If you have special requests with regard to the funeral arrangements, be sure to put them in writing. In some countries there are laws governing such arrangements. Before you ask for your ashes to be scattered after cremation, check that it is permissible to do so in your preferred venue.

AS THE SPOUSE (OR SURVIVOR) OF A FORMER INTERNATIONAL CIVIL SERVANT, WHAT SHOULD I DO WHEN THE HE OR SHE DIES?

Obtain a death certificate with the date and cause of death

The certificate must be registered in the appropriate public office. Depending on the country this may be a Registry Office, Civil Registry, State, Province or Municipal Office. Make sure you obtain at least ten *original* certificates. Copies are not always accepted. An *original* certificate is often necessary to obtain benefits as the surviving spouse.

See to the funeral arrangements

Funeral arrangements are normally taken care of by a Funeral Director or a Funeral Home. Burial arrangements may have to be taken care of separately. Burial plots can be purchased at any time, if you know where you wish to be buried. Cremation may be a less costly alternative.

See to your pension benefits

If the former international civil servant was in receipt of a pension, inform the institution paying the pension of his or her death. If you are entitled to a survivor's benefit make sure you make a claim for the benefit within any time limit that may be applicable.

U.S. Social Security benefits

For those receiving U.S. Social Security benefits, Social Security should be notified as soon as possible when a person dies. In most cases, the funeral director in the U.S. will report the person's death to Social Security. You will need to furnish the funeral director with the deceased's Social Security number so he or she can make the report. If the death occurs outside the U.S., inform the local U.S. Embassy or the Social Security Administration, Office of International Operations, P.O. Box 17775, Baltimore, Maryland 21235-7775, USA.

United Nations Joint Staff Pension Fund benefits

If the former international civil servant was in receipt of a periodic benefit from the United Nations Joint Staff Pension Fund (UNJSPF), inform the Chief Executive Officer, UNJSPF, United Nations, P.O. Box 5036, New York, NY 10017, USA, **in writing**, as soon as possible, of the Name, Retirement Number, if available, and Last Address of the deceased person and the exact date of death. A phone call or a fax message in advance would be well advised (tel +01-(212) 963 6931; fax. +01-212-963-3146). If this is not done, the deceased's full pension may continue to be paid and the overpayments will have to be recovered later by the Pension Fund before any survivor's benefit begins to be paid. As soon as you have *original* death certificates, send an *original* death certificate to the Chief Executive Officer of the Pension Fund. A survivor's benefit may be payable to a widow, widower or unmarried child under 21 and, in some cases, to the mother or father. For more information go to the Fund's website at www.unjspf.org, which has the related addresses and tel/fax numbers for the Fund's Geneva office.

Before a survivor's benefit can begin to be paid, new banking instructions have to be given to the UNJSPF secretariat even if the benefit is to be paid into the same account as before. The form for changing payment instructions (PF.23) can be downloaded from the UNJSPF web site, <http://www.unjspf.org>. An authenticated copy of the survivor's signature will be required and the UNJSPF secretariat will probably require copies of identity documents, such as, marriage certificate, birth certificate and passport.

Under the UNJSPF Regulations and Rules, a survivor's benefit is considered a new benefit. The survivor's pension is first calculated as a "dollar amount." If you complete the Pension Fund Form PENS.E/10 and provide proof of your residence outside the USA, you will be placed on the two-track adjustment system and under the "local track." Your pension will then be paid in the local currency and adjusted for cost-of-living changes in your country of residence. *You must inform yourself whether it is to your advantage to receive your pension payment on the two-track system. Once on the two-track system, you can not switch back.* Please note that you do not have to be on the two-track system to receive your UNJSPF benefit in a local currency. If you are not on the two-track system, you can request your pension to be paid in a local currency. The monthly entitlement in US dollars will be converted into local currency during each quarter at the official UN rate of exchange for the previous month.

See to your insurance benefits

Life Insurance

If the former international civil servant had contributed to the United Nations Group Life Insurance scheme for ten years or more during his or her active service, write to the Insurance Service at United Nations Headquarters to request payment of the death benefit. This benefit is paid to the person whom the former international civil servant designated. It may or may not be the surviving spouse.

Health Insurance

If at the date of death, the former international civil servant was enrolled in a United Nations After-Service Health Insurance (ASHI) plan and you were covered as a dependant spouse, you are entitled to continued coverage for yourself (and your children too, if they were still covered at the time of his or her death and are still eligible) provided you re entitled to, and elect to receive, a monthly survivor benefit from the Pension Fund.

To ensure that coverage continues, inform the office which administers your plan as quickly as possible and mail or fax a copy of the death certificate to the ASHI Unit, UN Insurance Section, 304 East 45th Street, Room FF-335, New York, NY 10017 - Fax: +212-963-4222.

You will be informed if further evidence is required. If you do not apply within three months of the date of death of the former international civil servant you may be refused eligibility for continued coverage. The reduction in premium to take into account that the deceased is no longer insured is not made retroactive to the date of death but is implemented with effect from the first of the month following notification. If the office is not informed quickly, you may be paying more than you ought for your ASIII coverage.

At the same time you may wish to switch from one plan to another. Information on the different plans administered by the United Nations can be obtained from the Insurance Service. Their web site is <www.un.org/insurance>. A plan comparison chart is available in the latest information circular on the renewal of the Headquarters medical and dental insurance plans.

Non-UN Insurance policies

Follow the same sort of procedures for policies obtained from non-UN sources for Life, Long Term Care or other health insurance.

These notes are based on a previous article written by Freddie Friedgut, former President of AFICS(NY), with parts taken from an article in AAFI/AFICS bulletin supplement, Geneva, Sept. 2001, and from publications prepared by the Former FAO and other UN Staff Association (FFOA) and by the Retirees Association of the Inter-American Development Bank. I am grateful to these associations for the ideas I have lifted, the responsibility for the resulting notes is mine alone.

O.R.N.

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