

GUIDANCE¹ TO BENEFICIARIES

On End-of-Life Matters

We are all generally reluctant to discuss end-of-life matters, but such matters will face us all in time with related questions frequently needing to be answered when the situation arises. The below guidance to beneficiaries was put together by AFICS/NY to provide responses to the question **“As the spouse (or survivor) of a former International Civil Servant, what should I do when he or she dies?”** The guidance provided refers 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, sibling or other relative of the former International Civil Servant.

The guidance below is written as if the member is a former United Nations, UNDP, UNICEF, UNOPS 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. It is necessary in all cases to inform the United Nations Joint Staff Pension Fund (UNJSPF) and the relevant organization from which the deceased retired, irrespective of how long the former staff member had been retired, as soon as possible of his/her death in order to ensure timely payment of survivor benefits and continuation of health insurance coverage of eligible dependents.

¹ This document is provided for information purposes only. It is not a legal document and not intended to provide legal advice.

I. FUNERAL ARRANGEMENTS AND NOTIFICATIONS

A. Funeral arrangements

1. Upon the death of the former International Civil Servant advise a chosen Funeral Home of the death and engage them to manage and coordinate the funeral arrangements. Funeral arrangements are normally taken care of by the funeral director of the Funeral Home. Burial, cremation or other types of arrangements are also usually coordinated by the funeral director but in some instances may have to be taken care of separately.

2. In cases of proven financial hardship, the United Nations Joint Staff Pension Fund (UNJSPF) may provide financial assistance with funeral arrangements for their late retiree; such assistance may be granted under the specific conditions of the UNJSPF Emergency Fund. For detailed information about the Emergency Fund, visit: <https://www.unjspf.org/for-clients/emergency-fund/>; a dedicated booklet about this topic is linked on this webpage. Aside from the UNJSPF Emergency Fund some assistance for unexpected financial hardships may also be available from the Charities Foundation of AFICS. Related information is available at: [Charities Foundation | ASSOCIATION OF FORMER INTERNATIONAL CIVIL SERVANTS / NEW YORK](#).

B. Obtain at least ten original certified death certificates showing date and cause of death

3. An original certified death certificate is often necessary to obtain surviving spouse benefits and beneficiary entitlements from banks and other financial institutions. The certificate must be registered in the appropriate public office. Depending upon the country, this may

be a Registry Office, Civil Registry, State, Province, or Municipal Office. The funeral home handling the funeral arrangements will generally order the death certificates on your behalf. Make sure you obtain at least ten original certified death certificates as copies are not always accepted. The cost to obtain a death certificate differs by State and Country, currently ranging from \$10 to \$45 per certificate in the United States.

C. U.S. Social Security Notification and one-time lump-sum death benefit

4. The Social Security Administration should be notified as soon as possible when a person with a US Social Security number dies, especially when he/she is receiving Social Security benefits or is entitled to receive future benefits. In most cases, the funeral director in the United States will report the person's death to the Social Security Administration. You will need to furnish the funeral director with the deceased's Social Security number so he or she can make the report. The funeral director will also apply for the one-time lump-sum death benefit (currently \$255) that may be payable to a surviving spouse or eligible child by the Social Security Administration. Where applicable, notification to the Social Security Administration is automatically shared with the Centers for Medicare and Medicaid Service (CMS) which administers U.S. Medicare benefits.

5. If the death occurs outside the United States, inform the local U.S. Embassy or the Social Security Administration, Office of Earnings and International Operations, PO Box 17769, Baltimore, Maryland 21235-7769, USA. More information related to Social Security Survivor benefits are provided below under the caption "Survivor Benefits from Other Sources".

II. UNITED NATIONS SURVIVOR BENEFITS

A. Pension Benefits - United Nations Joint Staff Pension Fund

6. If the former International Civil Servant was in receipt of a periodic (monthly) pension benefit from the United Nations Joint Staff Pension Fund (UNJSPF) a **periodic** survivor's benefit may be payable to a widow/widower, child, divorced surviving spouse, or secondary dependent of the deceased. If periodic survivor's benefits are not payable from the UNJSPF, and if a residual amount of the late retiree's own contributions remained unpaid in the Fund, a **one-time** final Residual Settlement payment might be payable by the Fund to designated beneficiaries or the deceased's estate. Such Residual Settlement is explained on the Fund's website here: <https://www.unjspf.org/for-clients/residual-settlements/>.

7. For more information regarding survivor benefits visit the Fund's webpage dedicated to 'Survivor's Benefits' at the following link: <https://www.unjspf.org/for-clients/survivors-benefit/>. This webpage provides useful information, inter-alia about the different kinds of survivor's benefits payable, applicable conditions for entitlement, and the documents that will have to be submitted to the Fund once a retiree or beneficiary has passed away. The information is provided on the webpage itself, as well as in the form of a downloadable booklet and videos, which are linked on the page.

8. Should you have any questions relating to the above, contact the Fund via their online Contact Form or other official contact channels available on the UNJSPF website under "Contact Us": <https://contact.unjspf.org/>. The Fund's Client Services team will

respond to any questions you may have and provide appropriate guidance.

9. Information regarding pension benefits and the United Nations Joint Staff Pension Fund (UNJSPF) is also available on the AFICS website at: [Pension Fund | ASSOCIATION OF FORMER INTERNATIONAL CIVIL SERVANTS / NEW YORK](#). Among other valuable information the Pension Fund page on the AFICS website includes a hyperlink to the “Urgent Assistance” section of the UNJSPF website where Section 2 provides information on how to notify the UNJSPF of the death of a retiree or beneficiary. For convenience, the main information regarding survivor pension benefits and guidance on what needs to be done upon the death of a retiree is provided below.

Notification of death to the UNJSPF

10. Timely notification to the UNJSPF of the death of a pensioner is crucial to avoid potential overpayments which will normally have to be recovered by the Fund before any survivor’s benefit can be paid. The notification should, therefore, be made as quickly as possible by sending an email to: unjspf-deathrelated@un.org , OR by using the Fund’s online Contact Form or other official contact channels, which can be accessed here: <https://contact.unjspf.org/>.

11. Your notification should include:

- the deceased’s full name;
- the deceased’s date of birth;
- the date of death (day/month/year);
- the deceased’s Pension Fund reference number (UNJSPF Unique ID or Retirement number) if available;

- the deceased's official mailing address; and, if possible,
- contact details for the surviving family of the deceased.

In addition, an **original certified copy** of the deceased's death certificate should be sent to the Fund as soon as possible at the contact address provided on the Fund's website, here:
<https://contact.unjspf.org/>.

12. If notification is not possible via email the required information can be provided either to the UNJSPF New York or Geneva offices using the relevant phone number or mailing address as noted below:

UNJSPF New York

Telephone Number: +1 212 963 6931 (Toll Free numbers are provided on the Fund's website: <https://contact.unjspf.org/>)
Call Centre hours: Monday-Friday / 7:00-19:00 (US EST)

Postal Mailing Address:

United Nations Joint Staff Pension Fund
c/o United Nations
P.O. Box 5036
New York, NY 10163-5036 USA

Courier and Registered Mailing Address:

United Nations Joint Staff Pension Fund
37th floor, 1 DHP
885 Second Avenue
New York, NY 10017
USA

UNJSPF Geneva

Telephone Number: +41 (22) 928 88 00 (Toll Free numbers are provided on the Fund's website:

<https://contact.unjspf.org/>)

Call Centre hours: Monday-Friday / 8:00-17:00 (CET)

Mailing Address:

UNJSPF
c/o Palais des Nations
1211 Geneva 10
Switzerland

Initiation of Survivor benefits

13. Before a survivor's benefit can begin to be paid, the Fund must determine and confirm eligibility for such benefit(s). Once such entitlement is confirmed, or if additional information is required to do so, the Fund will reach out to the entitled survivor to request some, or all of the documents listed below. Additional documents may be requested by the Fund depending on the type of survivor's benefit payable.

- An original or a certified copy of an official death certificate, if none was provided when the Fund was advised of the pensioner's death.
- A duly completed, dated and hand-signed form Pens.E/2 (Payment Instruction Form for Survivors) with the entitled survivor's signature witnessed, verified and certified by a Notary Public, Government Authority or UN or UNJSPF Official; among other information, the entitled survivor's banking information will have to be included on this form

even if benefit payments are to be paid into the same account(s) as before.

- Copy of a recent bank statement showing the survivor as the account holder and confirming the account information provided on form Pens.E/2.
- A copy of a valid, government issued picture ID document for the survivor bearing the survivor's signature.
- A copy of the survivor's birth certificate (only required if the ID document provided is not a passport).
- In the case of a surviving spouse's benefit, a copy of the marriage certificate.

Brief description of UNJSPF periodic survivors benefits and payments

14. Under the UNJSPF's Regulations & Rules, a periodic survivor's benefit is considered a new benefit. The UNJSPF initially establishes all benefits in their US Dollar value but beneficiaries can elect to be paid in another currency of their choice, as explained below. Generally UNJSPF benefits are paid on a monthly basis, at the very end of the month for which they are due. The amount is subject to periodic cost-of-living adjustments which, based on UNJSPF provisions, take into account changes in the US Consumer Price Index.

15. While the pension is a US dollar benefit you can, when completing form Pens.E/2, elect to receive payments in a currency other than US dollars; you could also request a change in payment currency at a later stage, by submitting a Change in Payment Instructions form to the Fund. If you elect a different payment currency than US Dollar, your periodic US dollar benefit would be converted to the local currency equivalent using the Official UN Rate

of Exchange. The periodic local currency payment would, therefore, fluctuate from time to time in accordance with changes in Official UN Exchange Rates.

16. More information about periodic survivor benefits and payments is available on the UNJPSF website under the chapter “Retired or receiving benefits”: <https://www.unjspf.org/for-clients/retired-or-receiving-benefits/>.

Payment option available for periodic benefits if you reside outside the United States

17. If you reside outside the United States, you have the option to remain on the US Dollar track, or switch to the so called ‘Local Track’ or ‘Two-Track’ system. A Two-Track Pension Adjustment System (“Two-Track”) is made available by the UNJSPF so that beneficiaries living in high cost of living countries can receive a periodic benefit that can adapt to local cost-of-living changes, taking into account movements of the local Consumer Price Index (CPI). The provision follows a complex set of rules that, broadly speaking, establish your pension benefit in local currency. Once established, your periodic pension benefit will be adjusted based on cost-of-living changes of your country of residence rather than changes in the US Consumer Price Index.

18. Application for the Two-Track can be made at the onset of payments or at a later date. The provision is available as an **optional, one-time, and generally irrevocable** election by submitting UNJSPF application form PENS.E.10 together with a Certificate of Residence dated no more than 3 months prior to submission. As this is a permanent election it is strongly recommended that prior to applying for the Two-Track you carefully review the **short and long**

term advantages/disadvantages of this option and obtain a Two-Track estimate before making any election.

19. Detailed information about the Two-Track is available by referring to the resources provided on the Fund's dedicated Two-Track Pension Adjustment System webpage linked here: <https://www.unjspf.org/for-clients/two-track-pension-adjustment-system/>. The Fund also offers an online eLearning course about the 'Two-Track' which provides detailed guidance about this system, explains how you can run estimates to determine whether it might be beneficial for you and how to apply for it should you be interested. Detailed information on how to access this eLearning module is provided on the Fund's website, here: <https://www.unjspf.org/unjspf-pension-elearning-modules/>.

Brief description of UNJSPF residual settlement benefit and payment

20. When the UNJSPF is notified of a retiree's death (see paragraphs 10 - 12 above for notification procedures), the Fund first determines whether there are any survivors eligible for periodic survivor's pension benefits. In cases where the late retiree has no entitled survivors or they are no longer entitled to periodic survivor's pension benefits, a residual settlement may be payable. A residual settlement is a benefit due from the Fund at the time of the death of a pensioner when the total amount of benefit payments made by the Fund is less than the retiree's own contributions to the Fund plus compound interest. Generally, the total of periodic and lump sum benefit payments made to the retiree plus amounts paid as periodic survivor's benefits, if any, exceed the retiree's contributions leaving no residual settlement payable. However, while residual balances are rare, the Fund will in all instances assess whether a residual settlement is payable.

21. If payable, the residual settlement is paid as a one-time lump sum to the person(s) and/or institution(s) designated as a recipient (beneficiary) by the retiree on the UNJSPF form entitled “Designation of recipient of residual settlement” (known as “A/2 form”). In order to receive the one-time lump sum payment, if any, each beneficiary must complete form Pens.E/2 and provide the Fund with an official identification document as briefly described in paragraph 13 above. If the retiree did not complete an A/2 form any residual settlement due will be paid to the retiree’s Estate, in which case an executor of the Estate would have to be appointed.

22. More detailed information about the Residual Settlement, is available on the Fund’s webpage dedicated to this topic: <https://www.unjspf.org/for-clients/residual-settlements/>.

UNJSPF Forms

23. All UNJSPF forms can be downloaded and printed from the UNJSPF website: <https://www.unjspf.org/resources/forms/>. You can return duly completed and hand-signed official forms and supporting documents either as scanned copies via your UNJSPF Member Self-Service (MSS) account <https://www.unjspf.org/resources/about-member-self-service/> or by mail at the addresses provided on the Fund’s website (<https://contact.unjspf.org/>).

After your survivor benefits begin

24. Once in receipt of a periodic survivor’s benefit from the Fund, it is recommended that you register for the UNJSPF Member Self-Service (MSS) to gain access to important and useful personalized pension tools, including information about your monthly payments, official letters and statements from the Fund, the MSS Document Upload functionality, and many other tools. To

register for and access MSS you will need your name, your date of birth and your personal UNJSPF Unique ID number (9 digits) (not the one of the late retiree); follow this link for all relevant MSS related information: <https://www.unjspf.org/resources/about-member-self-service/>.

25. Some of the things you can do using MSS include:

- track all payments from the Fund as well as After Service Health Insurance premium deductions if applicable;
- access important pension documents;
- access the PDF of the annual Certificate of Entitlement (CE form), unless you are paid under the two-track system;
- track whether your CE was received by the Fund;
- access all official UNJSPF forms pre-completed with your name and Unique ID (UID);
- upload and submit to the UNJSPF completed, dated, and signed pension forms and supporting documents, including the duly completed, dated and hand-signed copy of your CE;
- update your email address and mailing address on file with the Fund and provide an emergency contact;
- submit an initial Emergency Fund request in case of severe financial hardship;
- run an estimate of your entitlement under the two-track option, if you retired or started receiving another periodic benefit from the Fund after 02 August 2015.

26. The Fund has created a webpage on which it links to information and guidance material for the most important and frequently asked questions about topics of relevance for retirees and beneficiaries. It is recommended that you visit this useful webpage at the following link: <https://www.unjspf.org/for-clients/retired-or-receiving-benefits/>.

27. The Fund has also created several pension eLearning modules; information about the modules and how to access them is available at: <https://www.unjspf.org/unjspf-pension-elearning-modules/>. The module entitled “Essentials for Retirees and Beneficiaries” is particularly relevant and informative.

28. If you need to contact the UNJSPF, contact details are provided at: <https://contact.unjspf.org/>.

B. Health insurance – After-Service Health Insurance (ASHI)

29. 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 dependent spouse, you are entitled to continued coverage for yourself as well as your children if they were still covered at the time of the retiree’s death and are still eligible, provided you receive a monthly survivor benefit from the Pension Fund. In cases where the dependent spouse is also deceased, dependent children who were covered at the date of death of the second parent, are entitled to continued coverage as long as they continue to be eligible and continue to receive survivor benefits from the Pension Fund, usually until age 21. For details regarding dependent child eligibility provisions see paragraph 2.4 and 2.5 of ST/AI/2007/3 available at: https://www.un.org/insurance/sites/www.un.org.insurance/files/ashi_stai20073_0.pdf. All ASHI benefits are expired at the death of a retiree if the deceased did not have an eligible surviving spouse or child.

30. The cost of ASHI benefits is shared between the ASHI participant and UN entity from which the deceased retired. If you are eligible for continued health insurance coverage under ASHI the premium previously paid by the deceased will be revised based on the survivors benefit payable to you by the UNJSPF.

Notification of death to office administering ASHI

31. Timely notification to the United Nations office administering the health insurance plan under which the retiree was covered is necessary in all instances to avoid potential excess health insurance premium deductions from pensions payable from the UNJSPF. Such notification is also necessary to ensure continuation of your coverage if you are an eligible surviving dependent spouse. The United Nations office will take the necessary actions to appropriately advise the health claims administrators (i.e., Aetna, Empire Blue Cross, HIP, Cigna, etc.) of the retiree's death and your continued coverage.

32. Notification of the death and the request for continued coverage under the United Nations Headquarters administered health insurance plans should be sent via email to the Health and Life Insurance Section (HLIS) at ashi@un.org. The subject title of the email should be "Death Notification of Retiree: ASHI for Deceased Retiree: (full name of retiree and his/her UN index number)". If notification is not possible via email, the termination of the deceased retiree's ASHI coverage and transfer of the coverage to the surviving spouse can be initiated by contacting HLIS by phone at (917) 367-9727, or by mailing your request along with the deceased retiree's name, index number, date of death, and your contact information to:

United Nations
Health and Life Insurance Section
304 East 45th Street (Room FF-335 – Att: ASHI)
New York, NY 10017

Timeframe for notification of death and request for continuation of ASHI coverage

33. It is important to note that notification of a retiree's death and application for continued coverage through the transfer of coverage from the deceased retiree to the surviving spouse **must be made within three months of the date of the covered retiree's death**. You may be refused eligibility for continued coverage if you do not apply within this three-month period.

34. ASHI premiums are based on the health insurance plan and coverage type of the participant. Participant contributions towards the premium are based on the participant's UNJSPF pension and are automatically deducted from UNJSPF pension benefit payments. After your application for continued coverage is processed your contribution towards the premium for ASHI will generally be lower than the contribution previously paid by the deceased as it will be based on the amount of the survivor pension benefit you receive from the UNJSPF. When your application for the transfer of coverage is made within three months of the date of the death of the covered retiree then the adjusted contribution to ASHI will be made retroactive to the first of the month following the retiree's death. However, if the application is received and accepted after the three-month time period, the reduction in your contribution towards the ASHI premium will take effect from the first of the month following the notification of death and application for continued coverage, without any retroactive adjustment. You may, therefore, pay more

than necessary for your ASHI coverage if notification is not made in time, i.e., within three months of the passing of the retiree.

35. At the time of your request for continued coverage you have the option to switch from one health insurance plan to another. Information on the different plans administered by the United Nations Headquarters can be obtained from HLIS and is available on their website at: www.un.org/insurance. A plan comparison chart is updated annually and available in the latest information circular on the renewal of the headquarters medical and dental insurance plans which you may find with other policy documents at: [Policy Documents | Health & Life Insurance Section \(un.org\)](http://www.un.org/insurance/policydocuments).

Description of ASHI benefits

36. Information regarding ASHI benefits can be found on the HLIS website at: [Retirees | Health & Life Insurance Section \(un.org\)](http://www.un.org/insurance/retirees) and at: [Surviving Dependants | Health & Life Insurance Section \(un.org\)](http://www.un.org/insurance/survivingdependants). Guidance material including checklists indicating contact information and required documentation, information related to the requirement to enroll in U.S. Medicare Part B at age 65 and how to receive reimbursement for the related Medicare Part B premium, as well as other information, documents and relevant forms, are also provided. Additional valuable information regarding ASHI is also available on the AFICS website at: [Health Insurance | ASSOCIATION OF FORMER INTERNATIONAL CIVIL SERVANTS / NEW YORK \(un.org\)](http://www.afics.org/healthinsurance). This site also includes a hyperlink to the “Surviving Dependants” section of the HLIS website. For convenience, general information related to the requirement for Medicare Part B enrollment and the UN’s reimbursement for Medicare Part B premium and Income Related Medicare Adjustment Amount (IRMAA) surcharges is included in the attached annex.

Maintenance of contact information

37. It is important that you advise the United Nations office administering the health insurance plan under which you are covered with any change to your email or mailing address. Updated contact details for participants covered under United Nations Headquarters administered health insurance plans should be provided through the contact us link at:

<https://www.un.org/insurance/content/contactus> or by sending an email to ashi@un.org.

C. Life insurance benefits – After Service Life Insurance (ASLI)

38. 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, life insurance coverage may have been continued under provisions of the United Nations After Service Life Insurance (ASLI). The plan is underwritten by The Hartford (previously by Aetna Insurance) and is administered by the Health and Life Insurance Section at United Nations Headquarters (HLIS). The coverage amount is dependent upon the attained age of the deceased and the type of separation from the United Nations.

39. Notification of the death and request for payment of life insurance proceeds should be sent by email to HLIS at ashi@un.org. If available, a copy of the certificate of insurance previously provided by HLIS to the deceased, and/or a copy of either the AETNA or The Hartford Designation of Beneficiary form should be attached to the email. The subject title of the email should be “ASLI for Deceased Retiree: (full name of retiree and his/her UN Index number)”. If notification is not possible via email, the claim request can be initiated by contacting HLIS by phone at (917) 367-9727 or by mailing

the request along with the deceased retiree's name, index number and date of death, copy of the certificate of insurance and/or designation of beneficiary form, if available, and your contact information to:

United Nations
Health and Life Insurance Section
304 East 45th Street (Room FF-335 – Att: ASLI)
New York, NY 10017

40. The life insurance benefit, if any, will be paid in accordance with the original beneficiary designation form that HLIS has on file for the deceased. Both Aetna and The Hartford beneficiary designations are valid with the most current designation taking precedence. The designated beneficiary may or may not be the surviving spouse. If the beneficiary(ies) designated by the deceased retiree has/have predeceased the retiree, the life insurance proceeds will be paid to the retiree's Estate. Should one of a multiple of designated beneficiaries have passed away before the retiree, then the deceased beneficiary's portion of the life insurance proceeds will be apportioned between the surviving beneficiaries. In the event a beneficiary passes away after the retiree but before insurance proceeds are paid, then the proceeds will be paid to the beneficiary's Estate.

41. Information regarding ASLI can be found on the HLIS website at: www.un.org/insurance/content/life-insurance under "[ASLI Information](#)". Guidance material including a death claim checklist and other relevant forms are provided near the bottom of the Life Insurance page.

III. SURVIVOR BENEFITS FROM OTHER SOURCES

A. U.S. Social Security Benefits

42. For deceased retirees who were receiving or entitled to receive US Social Security benefits, the Social Security Administration should be notified as soon as possible when the retiree dies. As noted in paragraph 4 above, in most cases, the funeral director of the U.S. Funeral Home you have engaged for the funeral arrangements will report the person's death to the Social Security Administration. If you need to report the death or apply for benefits, call 1-800-772-1213. If the death occurs outside the US, inform the local US Embassy or the Social Security Administration, Office of Earnings and International Operations, PO Box 17769, Baltimore, Maryland 21235-7769, USA.

43. It is important to note that the deceased Social Security benefits received for the month of death and any later months must be returned to the Social Security Administration.

44. A widow or widower and/or other family members may be eligible to receive monthly Social Security benefits or, if already receiving spousal benefits at the time of their spouse's death, may be eligible for an increase in their monthly Social Security benefit. Information regarding these benefits is available on the Social Security Administration website at: www.ssa.gov/benefits/survivors/. You can also get this information by calling the Social Security Administration at 1-800-772-1213 or by visiting a local Social Security office.

B. Non-UN pension and/or insurance benefits

45. If the deceased former International Civil Servant was receiving pension benefits from a former employer's benefit plans other than the UNJSPF, or was covered under life insurance, long term care or other health insurance plan(s) from a prior employer contact the Human Resources Department of the former employer for information pertaining to potential survivor benefits from that plan.

46. In the case of benefit payments that may have been received from Individual Retirement Accounts (IRA's) or other retirement accounts, contact the relevant bank or other financial institution to arrange for transfer of payments or initiation of survivor benefits.

47. If the deceased acquired TruStage life insurance or Accidental Death and Dismemberment insurance through the United Nations Credit Union, contact TruStage directly at 1-888-367-5236. In the case of other individually purchased Life Insurance policies, or Long Term Care or other Health insurance policies contact the relevant insurance carrier for claim procedures and the potential continuation of coverage under survivor benefit provisions.

U.S. Medicare Part B Enrollment Requirement and Premium Reimbursements by the United Nations

Information regarding Medicare Part B enrollment requirements for ASHI participants and the United Nations Subsidy of Medicare Part B premiums is available at: www.un.org/insurance/content/retirees under “Understanding Medicare Part B for US-based plan participants”. Relevant information is also available on the AFICS website at: [Health Insurance | ASSOCIATION OF FORMER INTERNATIONAL CIVIL SERVANTS / NEW YORK \(un.org\)](#) along with hyperlinks to related information on the Health and Life Insurance Section (HLIS) website. For convenience, general information and guidance on what needs to be done upon the death of a retiree is provided below.

Mandatory Medicare Part B enrollment

The United Nations requires that ASHI participants who are enrolled in a US-based medical plan managed by the United Nations also, when eligible, enroll in U.S. Medicare Part B. U.S. Citizens as well as lawful residents who lived in the U.S. continuously for a minimum of five years (including periods under a G-4 visa) are generally eligible for Medicare Part B coverage at age 65 and above. It is important to note that Medicare Part B provides individual medical coverage. As such, enrollment is mandatory for retirees as well as their eligible dependents and eligible surviving spouse and should be completed as soon as a participant attains age 65.

If you are entitled to Social Security benefit payments, you will generally be automatically enrolled in Medicare Part B as you approach age 65 and should receive a Medicare card in the mail indicating this coverage.

If you were not automatically enrolled in Medicare Part B or you are not entitled to Social Security benefits, you should enroll by contacting your local Social Security Administration office. You can locate your local office by going to the Social Security Administration (SSA) website at: www.socialsecurity.gov.

Once enrolled, a copy of your Medicare card indicating Medicare Part B coverage needs to be sent to HLIS at ashi@un.org for their appropriate recording to ensure that your medical claims are properly adjudicated. (See additional document requirements noted under “Documents required to be submitted to HLIS” below.) If you previously enrolled in Medicare Part B and a copy of your Medicare card was sent to HLIS as evidence of your coverage, there is no additional action required on your part unless there is a change in the Medicare Part B premium you are charged as briefly described below.

Monthly Medicare Part B standard premium and surcharge

There is a monthly premium charged by the Social Security Administration (SSA) for Medicare Part B which, if you are receiving Social Security benefits, is automatically deducted from your benefits. If you are not in receipt of Social Security benefits or if your benefits are less than the premium amount, then the SSA will bill you separately for the premium. With the exception of penalty fees, if any, the United Nations fully subsidizes the monthly Medicare Part B premium irrespective of the manner of your payment.

Most people pay the standard Medicare Part B monthly premium amount (\$164.90 in 2023). Aside from the standard premium the US Social Security Act also requires people whose income is above certain thresholds to pay an Income Related Monthly Adjustment Amount (IRMAA) surcharge. The UN will reimburse you for the total amount you pay, i.e., for both the standard premium and the IRMAA surcharge.

Documents required to be submitted to HLIS

A checklist of documents required to be submitted to HLIS as evidence of Medicare Part B coverage and to initiate the UN's monthly reimbursement of the Medicare Part B premium are available on the HLIS website, www.un.org/insurance. The checklist and the reimbursement request form are appended below for ease of reference.

- [Medicare Part B Reimbursement ChecklistPDF.](#)
- [Medicare Part B Annual Reimbursement Request FormPDF.](#)

If your Medicare Part B premium is the standard amount HLIS will automatically adjust your reimbursement whenever new standard rates are announced by the SSA. However, if you are subject to the IRMAA surcharge you will need to submit a Medicare Part B reimbursement request along with supporting documents every year for your reimbursements to include both the new standard amount and the new IRMAA surcharge.

Impact of retiree's death on surviving spouse Medicare Part B coverage and premium

If the deceased retiree was enrolled in Medicare Part B, the required notification of his/her death to the Social Security Administration will expire Medicare Part B coverage and the related premium for the deceased, and notification of the retiree's death to HLIS will, accordingly, discontinue reimbursement of the Medicare Part B premium for his/her coverage. These notifications will not affect your own Medicare Part B coverage, nor will they have an immediate impact on your Medicare Part B premium or the UN's reimbursement of that premium.

It should, however, be noted that changes in your annual income and/or your U.S. Federal income tax filing status resulting from a life changing event such as the death of your spouse, can impact whether you are subject to the IRMAA surcharge and, if so, the amount of IRMAA payable. You may wish to **consult your financial advisor and/or tax accountant** to help you plan ahead and to determine if it would be to your advantage to request the Social Security Administration for a new initial determination of whether IRMAA applies to you. Any changes made to the application of IRMAA surcharges to your Medicare Part B premium should be reported to HLIS via email at ashi@un.org along with submission of an updated [Medicare Part B Annual Reimbursement Request FormPDF](#) so that appropriate adjustment can be made to your monthly Medicare Part B reimbursements.