

UNSU Pre-Retirement Webinar

Learn how to prepare for your enrollment in the UNHQ
After-Service Health Insurance Programme?

6 NOVEMBER 2025

Our agenda for today

UNHQ-administered health insurance plans - funded by staff members, retirees and the Member States

After Service Health Insurance (ASHI) -
eligibility rules, application process, re-enrollment,
after enrollment and termination

After Service Life Insurance (ASLI) -
eligibility rules

Medicare Part B – mandatory for eligible retirees

Useful documents and links



UNHQ-administered health insurance plans

funded by staff members, retirees and the
Member States



Participants - Roles & Responsibilities

- UNHQ-administered health insurance plans: Aetna, Anthem, UN Worldwide Plan, and Cigna Dental are self-funded, hence UN acts as insurer of the plans
- UN decides on premium rates, benefits, eligibility rules and services offered under each plan

United Nations



UN HLIS

- Administers comprehensive health and life insurance plans to all plan participants
- Provides policy and technical support to HR Partners, staff and retirees



Plan Participants



- Fund 1/3 of the US-based plans
- Understand the benefits of the US-based plans
- Help keep the UN health insurance plans sustainable, by visiting in-network providers, fighting fraud, waste and abuse and becoming knowledgeable health consumers

Third-Party Administrator



UN ASHI vs Active Programme Highlights

ASHI coverage is a continuation of health insurance coverage provided to active staff

| Operational differences | ASHI | Active |
|-------------------------|--|--|
| Enrolment | Manual application via dedicated form | Umoja Employee Self Service (ESS) |
| Changes between plans | <ul style="list-style-type: none">• US plans: every two years• To or from UN WWP: upon change in country of residence | <ul style="list-style-type: none">• During annual enrolment campaign• Upon reassignment to different duty station |
| Premium contributions | <ul style="list-style-type: none">• Based on bracketed “Normal” pension benefits• Deducted from the UNJSPF monthly pension benefit payments | <ul style="list-style-type: none">• Based on rate applied against salary• Deducted from payroll payments |



After Service Health Insurance (ASHI)

eligibility rules, application process, re-enrollment, after enrollment and termination



UN ASHI Programme – Staff eligibility

- Staff are eligible to join ASHI under the following conditions:
 - Must be at least 55 years old or over and eligible for monthly pension benefits.
 - Must be enrolled in a UN Health Insurance plan at the time of retirement
 - Must have at least 10 years of contributory participation under a UN health insurance plan under a fixed, continuous or permanent appointment
 - Must serve under a fixed, continuous or permanent appointment at the time of retirement
 - Must elect to receive a monthly pension benefit. The pension may be deferred up to normal retirement age
 - Staff taking full withdrawal settlement from UNJSPF are ineligible for ASHI
 - May be eligible based on a disability benefit granted by the UNJSPF
 - Must NOT be dismissed from service. The Personnel Action will indicate Dismissal in those cases.

Review your ASHI eligibility through our preliminary guidance form: [ASHI Eligibility Guidance](#)



UN ASHI Programme – Dependents eligibility

- Dependents covered under a UN health insurance plan immediately prior to a staff member's retirement are eligible to join ASHI under the following conditions:
 - **UN Recognized Spouse** – requires minimum of 5 years of coverage under a UN health insurance plan (two years if spouse had coverage with an outside employer or a national Government)
 - **Newly acquired spouse** (i.e. spouse of less than 5 years) - must have been enrolled within 30 days of the effective date of the dependency relationship
 - **Dependent children** - can be covered until the end of the year in which they reach the age of 25 (if neither married nor employed full time)
 - Child born within 300 days of retirement
 - Dependent child granted disability benefit by UNJSPF at time of retirement
 - Child must be re-certified by pension fund regardless of prior status
 - Surviving spouse/children of staff member who died in active service if covered when staff member was active
- NOTE: [ST/AI/2007/3](#), dated 1 July 2007 provides ASHI details



UN ASHI and Special Leave Without Pay (SLWOP)

- ASHI is the continuation of health insurance coverage provided to active staff, without any gap in coverage between active staff and retiree status.
- Health insurance coverage must be continued during any SLWOP period requested under the Early Separation programme to avoid gaps in coverage that would otherwise result in ineligibility for ASHI.
- Coverage during SLWOP periods requires that staff pay the full premium, i.e. staff contribution and the organization contribution. Staff must request that the entire health insurance premium be deducted from the termination indemnity.
- Coverage under ASHI becomes effective after SLWOP periods provided:
 - there has been no gap in coverage between active staff and retiree status;
 - all eligibility requirements for ASHI have been met; and
 - a timely application for ASHI has been received by HLIS.

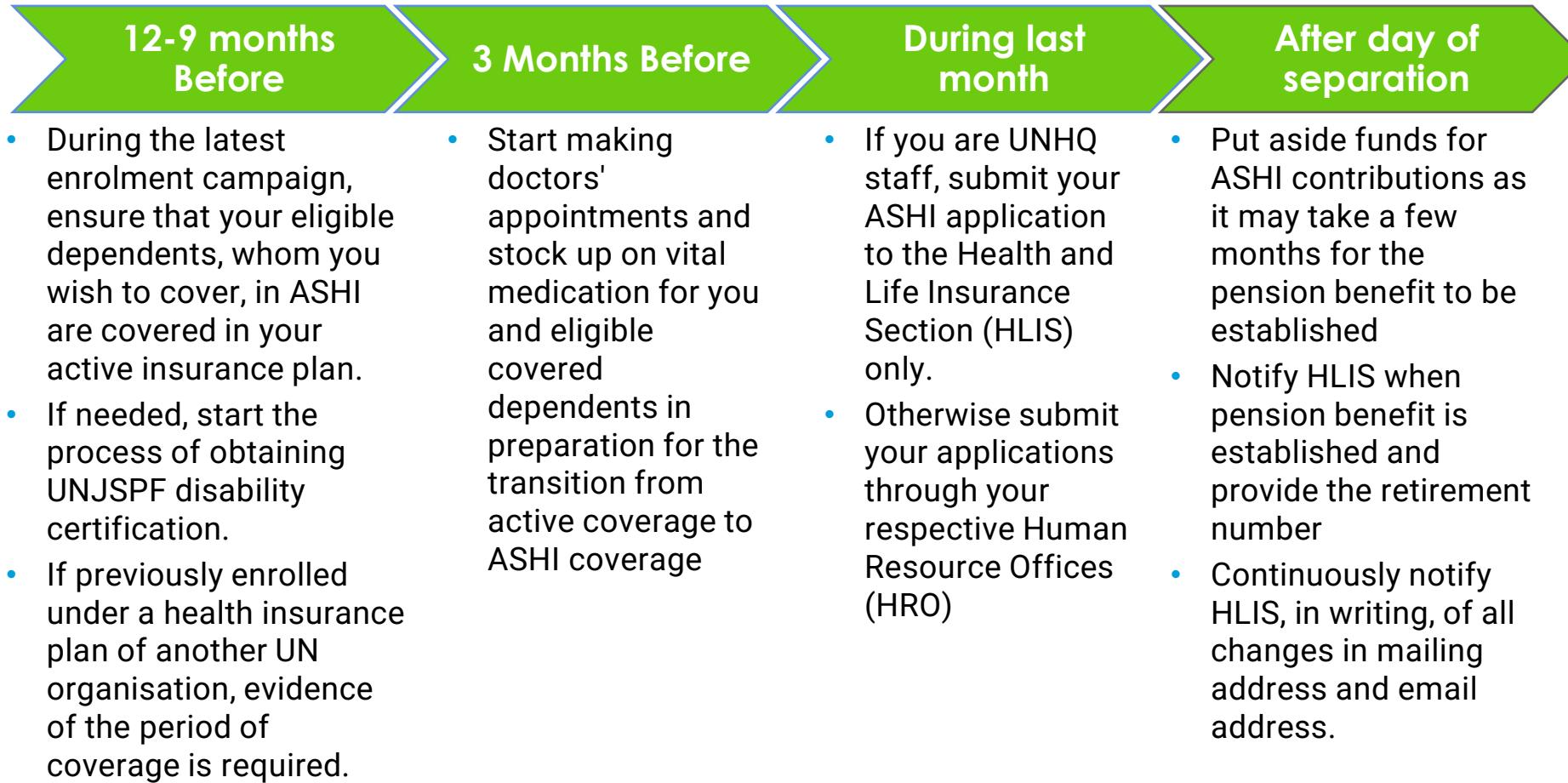


UN ASHI Programme – Enrollment responsibilities

- Ensure that all required processes, including deadlines, are followed
 - Submit your ASHI application up to 31 days prior to and no later than 31 days following separation
 - Keep your contact details (address and email) up to date
 - Ensure that your name and date of birth are correct, in your respective administrative databases prior to separation
 - Inform the UN Health and Life Insurance Section (HLIS) of all changes
 - If you update changes with UNJSPF this information will not be disseminated to HLIS
- Ensure that eligible dependents are covered before you retire
 - Confirm via Umoja ESS
- Understand the ramifications of not enrolling



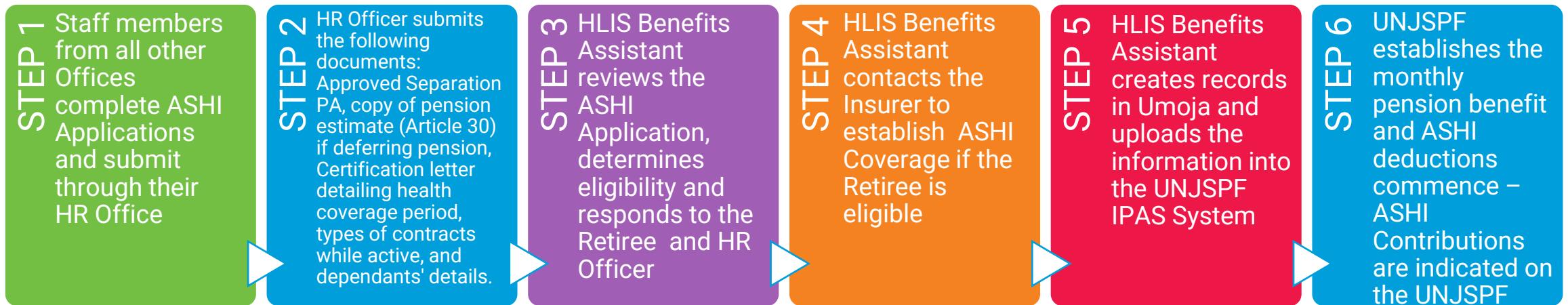
UN ASHI Programme – Enrollment timeline



UN ASHI Programme – ASHI Application Process for UNHQ



UN ASHI Programme – ASHI Application Process for all other offices



UN ASHI Programme – Application forms

- Application forms are available on the HLIS website:
www.un.org/insurance/content/forms
- Where to send applications
 - UNHQ staff: directly to UN HLIS (ashi@un.org)
 - All other Offices: through your respective HR offices



UN ASHI Programme – Re-employment

- ASHI coverage can ONLY continue while re-employed if you do not resume participation in the UNJSPF through monthly pension contributions
- If a retiree is re-employed and is required to participate in the UNJSPF, HLIS must be advised so that ASHI can be suspended
 - Must re-enroll and contribute as an active staff member
 - Upon completion of appointment, the staff member must submit a “Return to ASHI” form within 31 days of separation
 - ASHI will not be automatically reinstated



UN ASHI Programme – After enrolment

- ASHI Participants must liaise with HLIS and the Third-Party Administrator (TPA):
 - The retiree/survivor should ensure that the correct mailing address is communicated to HLIS – The UNJSPF and the TPA do not share information with HLIS.
 - Insurance cards will be mailed, by the TPA, to the mailing address indicated in Umoja for US Based plans. The group number indicated on the new insurance card will be different.
 - Insurance cards do not change under UN Worldwide Plan and UN MIP so no new cards are to be expected.
 - The retiree/survivor should ensure that all subsequent changes in life status including the full-time employment of a dependent, divorce, remarriage of a surviving spouse, or death are communicated to HLIS



UN ASHI Programme – Terminations

- ASHI terminates when any of the following situations occur:
 - A participant fails to remit premium contributions
 - Periodic disability or compensation benefits awarded by UNJSPF or ABCC are stopped
 - A dependent child marries, accepts full-time employment, or reaches the age of 25
 - Upon divorce of spouse
 - Upon remarriage of a surviving spouse
 - A participant elects to cancel his or her participation in the ASHI programme (or drop a dependent)

Re-entry into the programme is not allowed under any circumstances



After Service Life Insurance (ASLI)

eligibility rules



UN ASLI Programme Overview

- ASLI is the same life insurance plan that the member was covered under while active staff
- ASLI details:
 - After service life insurance coverage is free for eligible retiring staff
 - It is a continuation of coverage so there is no need to reapply
 - Coverage is reduced at retirement and in subsequent years. Details are explained in ST/IC/2002/63



UN ASLI Programme – Eligibility

- Requirements for participation in the After-Service Life Insurance (ASLI):
 - At least 55 years old at time of retirement
 - Minimum of ten years participation as an active staff member
 - Participating in life insurance at time of retirement



Medicare Part B

mandatory for eligible retirees



Medicare Part B

- As of 1 January 2011, the UN made enrolment in Medicare Part B mandatory for all eligible retirees 65 years and older and their dependents enrolled in the UN After Service Health Insurance (ASHI) US Based plans:
 - US citizens, and permanent residents with a minimum of 5-years of lawful continuous residence in the US, are eligible for Medicare Part B upon reaching age 65
 - Enroll in Medicare Part A only if free, do not enroll in Medicare Part D or C
 - The UN reimburses 100% of premium amounts for Medicare Part B
 - Medicare Part B reimbursements are based on the complete submission of the required documentation.
 - Retirees eligible for Medicare Part B, who do not apply, will have claims adjudicated as if they are enrolled in Medicare Part B



Medicare Part B – Eligibility and enrolment

- If you are entitled to and elect to receive US Social Security benefits you will be automatically enrolled in Medicare Part B unless you opt out
- If you are not entitled to US Social Security benefits you can apply for Medicare Part B by contacting your local Social Security Administration Office
- If you are not eligible for Medicare Part B, you are required to submit a Declaration of Ineligibility Form to HLIS with the supporting documents to avoid having your claims adjudicated as if enrolled in Part B



Medicare Part B – Late Enrollment Penalty (LEP)

- If an individual did not sign up for Part B when first eligible, the individual may be subject to a late enrollment penalty for as long as the individual has Medicare.
- The penalty is calculated as 10% of the individual's monthly premium for Part B for each full 12-month period that the individual could have had Part B but did not sign up for it.
- Late Enrollment Penalties (LEP)* - are NOT reimbursed by the UN.



Medicare Part B – Ineligibility

- You may be ineligible for Medicare Part B if you fall into one of the following categories:
 - You are a permanent resident of the United States (US), and have a letter from Social Security Administration (SSA) stating your ineligibility
 - You are neither a citizen nor a permanent resident of the US but have initiated the process to apply for residency
 - You are neither a citizen nor permanent resident of the US and do not plan to apply for permanent residency.
- You are required to submit a Declaration of Medicare Part B Ineligibility Form to HLIS with supporting documents if you fall into any of the categories above.



Medicare Part B – Premium reimbursement

- The UN does not reimburse Medicare Part B penalties
 - The UN reimburses 100% of Medicare Part B premiums including IRMAA charges
 - The UN does not reimburse Medicare Part A premiums
 - The UN does not reimburse Medicare Part C premiums
 - The UN does not reimburse Medicare Part D premiums
- Submit the following documents to ashi@un.org and the authorized amount will be deposited into your bank account:
 - Copy of your Medicare Part B card
 - Medicare Part B Reimbursement Form
 - Letter or notice from SSA indicating your Medicare premium amount
 - Your current bank account details (a copy of a voided cheque)
 - No action is required if your new Medicare Part B Premium is the Standard Rate



Medicare Part B – Bank Account Update Process

- Please inform us immediately if you close or change your bank account.
- Ensure this information is communicated directly to ASHI, as Pension Fund does not share their data with us.
- Submit Form F.248 (Bank Form) along with a copy of a voided check or bank statement.



Relevant documents and important links

- Relevant documents:
 - [ASHI Application form](#)
 - ST/AI/2007/3 – After-service health insurance coverage
 - ST/IC/2025/4 – UNHQ administered health insurance programme
- Important links:
 - <http://www.un.org/insurance>
 - <http://www.un.org/insurance/content/policy-documents>
 - <http://www.un.org/insurance/content/soon-retire>
 - <http://www.un.org/insurance/content/surviving-dependants>
 - <http://www.un.org/insurance/content/forms>



How to contact HLIS

How can you contact us?

- Walk-in client service
 - Tuesdays 9:00 am – 12:30 pm
 - Thursdays 12:00 pm – 3:30 pm
- Website: www.un.org/insurance
- Email:
 - Staff members: [Contact Us form](#) on website
 - ASHI participants:
 - o Email: [Contact Us form](#) on website
 - o Phone: +1 917-367-9727

How can we contact you?

- Ensure that your contact details – mailing and your personal email address – are current



Contact:

HLIS/OPPFB/DMSPC
www.un.org/insurance
hlis@un.org