

Onboarding Guidance for the UN Group Life Insurance



HOW TO FILE A CLAIM

Claims should be submitted through the Health and Life Insurance Section (HLIS) to The Hartford for processing. Proceeds are issued separately to each beneficiary and/or to the guardian of the estate of a minor child who is a beneficiary. In the event of the **death of a staff member who participated in the Plan, the claim is initiated by notifying the HLIS of the passing away of the staff member.** Subsequently, the HLIS will communicate directly with the beneficiaries or their authorized representatives. For more information, please reach out to the HLIS (hlis@un.org) directly or access the 'How to File a Claim' Brochure on our website.

BASIC PRINCIPLES

- The **underwriter** of the group life insurance (the Plan) is **The Hartford** and the **policyholder** is the **United Nations**
- The Plan provides **term insurance coverage** and has **no cash value**
- Participation in the Plan is **voluntary** for all eligible staff
- No UN subsidy for coverage; participating staff members finance the **full premium**
- After service life insurance (ASLI) coverage is **free for eligible retirees**



Life Insurance is recommended as safety net for your desired beneficiaries.

BENEFICIARY ASSIGNMENT

There are **no restrictions** as to persons or entities who may be designated as life insurance beneficiaries. Familial relationship does not confer automatic beneficiary status. The HLIS abides by the most recent Designation of Beneficiary form on record.

ENROLLMENT

Participation in the Plan is **voluntary** - all UN staff members with an **appointment of at least six months or longer** and who receive **medical clearance** are **eligible to enroll**.

Automatic Enrollment

Enrolment in the Plan is **automatic** for eligible staff members who apply for life insurance coverage under the Plan **within 60 days** of signing the qualifying letter of appointment.

Conditional Enrollment

Enrolment in the Plan is **conditional** for eligible staff members who apply **more than 60 days after** signing the qualifying letter of appointment. At the time of the application, the staff member must submit The Hartford's **Evidence of Insurability (EOI)** form to the HLIS for further review and evaluation by The Hartford. At that time, The Hartford might require the applicant to undergo additional medical examinations at the **applicant's own expense**.

TERMINATION

As participation is voluntary, staff members **may withdraw from the Plan at any time**, however, the Plan provides term insurance coverage and will have **no cash value** at the time of withdrawal.

**THE UN HLIS
LIFE INSURANCE
IS AN OPTIONAL
BENEFIT**



Contact us

E-mail: hlis@un.org

Website: www.un.org/insurance