



7 May 2021

Administrative instruction

Life insurance

Pursuant to section 4.2 of Secretary-General's bulletin [ST/SGB/2009/4](#), the Under-Secretary-General for Management Strategy, Policy and Compliance amends as follows administrative instruction [ST/AI/2002/6](#) on life insurance.

1. Section 1.1 is replaced by the following text:

A group life insurance plan ("plan") is offered as a part of the scheme of social security for the staff which the Secretary-General is required to establish under staff regulation 6.2.

2. Sections 4.1 to 4.3 are replaced by the following text:

Staff under 65 years of age who enrol in the plan

4.1 The level of coverage, and the corresponding premium, for staff members under 65 years of age who enrol in the plan is based on the staff member's pensionable remuneration, subject to a maximum.

4.2 The maximum coverage is reduced for all such participants who continue in service after the month in which they reach age 65.

Staff enrolling at 65 years of age or older

4.3 The level of coverage, and the corresponding premium, for staff members enrolling at 65 years of age or older is limited to a fixed sum.

3. Sections 9.2 to 9.5 are replaced by the following text:

Staff who separate from service before reaching the applicable qualifying age for an early retirement benefit¹

9.2 Participants who separate from service prior to the age of 55 or 58, as applicable, receive one year's free life insurance coverage, at the level of their

¹ Under article 29 of the Regulations and Rules of the United Nations Joint Staff Pension Fund:

- For staff members whose participation in the Fund commenced or recommenced prior to 1 January 2014, an early retirement benefit shall be payable to a participant whose age on separation is at least 55 but less than the normal retirement age and whose contributory service was five years or longer.
- For staff members whose participation in the Fund commenced or recommenced on or after 1 January 2014, an early retirement benefit shall be payable to a participant whose age on separation is at least 58 but less than the normal retirement age and whose contributory service was five years or longer.



coverage on the date of separation, for each completed 10-year period of contributory participation.

9.3 At the end of this period of free coverage, the life insurance coverage ceases unless the participant:

- (a) Again becomes a staff member and renews his or her participation in the plan, if eligible; or
- (b) Makes arrangements with the insurance company to continue coverage under the conversion privilege (see sect. 10 below).

Staff who separate from service at or after the applicable qualifying age for an early retirement benefit

9.4 Participants who separate from service at the age of 55 or 58, as applicable, or older receive free life insurance coverage equal to a percentage of their coverage on the date of separation. The percentage is reduced as the participant grows older, subject to a minimum and a maximum.

Staff whose appointments are terminated for reasons of health

9.5 Participants in the plan whose appointments are terminated for reasons of health in accordance with staff regulation 9.1 (a) continue to receive life insurance coverage equal to their coverage on the date of separation up to age 64, and reduced amounts thereafter, without further payment of premiums. The additional coverage for accidental death or dismemberment, however, shall cease on the date of separation.

4. The present instruction shall enter into force on the date of its issuance. Prior to the entry into force of the present instruction, its provisions may be applied to staff members affected, with their agreement.

(Signed) Catherine Pollard
Under-Secretary-General for Management Strategy,
Policy and Compliance
