

18 December 2023

Dear AFICS/NY members,

On behalf of the AFICS/NY Governing Board, I want to wish you and your families a very happy holiday season and a wonderful New Year.

2023 has been a very busy year for AFICS/NY.

First of all, and with the exceptional support of the United Nations Department of Operational Support, **AFICS/NY moved** from its previous premises to the UNITAR building where we have been afforded exceptional space to conduct our business. We cannot thank Under-Secretary-General Khare and his team enough for the tremendous support we received. We took advantage of the move to divest material, digitize key documents and send to the Federation of Associations of Former International Civil Servants (FAFICS) Geneva material that belonged in that office. If you have not done so already do come by the office.

During 2023, the **AFICS/NY Governing Board Pension Committee** monitored various developments emanating from the Board of the UN Joint Staff Pension Fund, including the Board's main committees (i.e., the Committee of Actuaries and the Investments Committee), as well as the Board's sub-committees and working groups (e.g., the Fund Solvency and Assets and Liabilities Monitoring Committee and the Working Group on Plan Design). Additionally, the Pension Committee monitored actions and decisions on pension matters taken by the General Assembly and by the secretariat of the UNJSPF and the Office of Investment Management. The Pension Committee focused on actions and decisions that would affect the administration and functioning of the Fund, and particularly those that could affect retirees and other existing beneficiaries. Such actions and decisions included, for example, a reduction in the actuarial assumption for the expected long-term real rate of return on the investment of the assets of the Fund from 3.5 to 3.4 per cent. In addition, the Pension Committee monitored trends in personnel policies that could affect the sustainability of the Fund, such as the increasing use by UN System organizations of non-staff personnel who do not participate and contribute to the Fund. Likewise, the Pension Committee monitored changes and followed up on planned improvements in client servicing.

The Pension Committee provided input on these matters to the AFICS/NY Governing Board, which, in turn, provided input on such matters to the Federation of Associations of Former International Civil Servants (FAFICS). Under the Regulations and Rules of the UNJSPF, FAFICS provides representation of retirees and other beneficiaries on the Board of the UNJSPF. The input from AFICS/NY to the FAFICS Council and, ultimately, to the FAFICS delegation on the Pension Board was well received and



supported several of the positions taken by the FAFICS delegation on important matters before the Pension Board at its recent session in July.

The Pension Committee met with senior officials of the UN Administration, the secretariat of the UNJSPF and the Representative of the Secretary-General for Investment of the Assets of the Fund. During such meetings, concerns faced by members of AFICS/NY and by retirees and other beneficiaries were highlighted. These included the timing and processing of benefits and entitlements and other related client servicing matters. For example, the Pension Committee assisted several retirees by referring them to the appropriate officials of the Fund who could address their specific issues and concerns.

AFICS/NY in collaboration with UNJSPF convened twelve help sessions to assist AFICS/NY members and other retirees to enroll in the new Digital Certificate of Entitlement programme, resulting in over 125 new enrollees.

With regard to health insurance issues, the **AFICS/NY Governing Board Health Insurance Committee (HIC)** strives for effective and efficient management by the United Nations of After-Service-Health Insurance (ASHI) to ensure the best possible coverage and quality client services to retirees at affordable contribution levels. In this respect, AFICS/NY representatives in the United Nations Health and Life Insurance Committee (HLIC) of the UN Secretariat, continued to play a significant role in monthly and sometimes bi-monthly meetings held during 2023.

This year there were several key achievements including the holding of ten HIC meetings which resolved a number of issues to ensure that the concerns of retirees participating in ASHI and Medicare Part B were addressed. The representatives of AFICS/NY continued their active participation in the United Nations Health and Life Insurance Committee (HLIC) meetings and participated in the plan reviews of Empire Blue Cross, Aetna, Cigna WWP and Cigna Dental where a number of further reviews and analysis of costs were asked for by AFICS/NY in order to keep the contribution levels affordable and we advocated for improvements in client services provided by our third-party service providers - Aetna, Cigna and Empire.

AFICS/NY also continued to assist a number of retirees with their client service issues with our thirdparty providers and advocated for improvements in processing of health care claims by participants for services provided by out-of-network providers who have opted out of Medicare Part B as well as for clarifications on coverage of the shingrix vaccine covered by medical plans.

Another key accomplishment dealt with another health plan-the Medical Insurance Plan (MIP). AFICS/NY provided background information on some of the difficulties faced by retirees who are covered by the MIP to the HLIC and senior management of the United Nations Secretariat and UNDP with a view to urgently address the deficiencies in the MIP.



The AFICS/NY representatives on the HLIC also participated in the review of exceptional cases for various plans to ensure that beneficiaries are provided with adequate support for high-cost medical treatments which are over the normal limits within the plans.

Most importantly, AFICS/NY prepared two detailed End-of-Life (EOL) documents which were sent to all members to assist the survivors of the retirees on various actions that need to be taken upon the passing of a former United Nations staff member.

Finally, efforts continued with senior United Nations Secretariat managers to change the governance structure of the HLIC in order to have current AFICS/NY "observers" as full-fledged members with voting rights as does the administration and staff representatives.

With regard to the **issue of proposed changes for retiring staff seeking to amend their status in the US**, a special Working Group of the Governing Board was created to carefully follow this issue. The leadership of AFICS/NY met with United Nations senior management to raise the matter with them and determine what options the United Nations was pursuing to try to resolve the issue for those affected. We continue to follow the situation closely. The Working Group will continue to monitor this issue closely.

Last summer, the AFICS/NY Governing Board convened a **working group of the Board to review and propose any necessary changes to the AFICS/NY By-Laws and the Rules of Procedure of the Governing Board**. The working group's primary purpose is to propose necessary changes to the AFICS/NY By-Laws to authorize conducting the election of Governing Board members every two years instead of the current, one-year election cycle. This change has been planned both to save money and to ease the work of the Governing Board's Nominating Committee which manages the process for nominating and electing new members of the AFICS/NY Governing Board. In addition, however, the By-Laws and Rules of Procedure were last reviewed and updated in 2002. Accordingly, the working group's review covers all aspects of the current versions of those legal instruments and is proposing changes to ensure that the By-Laws and Rules of Procedure are legally accurate, up-to-date and fit-forpurpose.

The AFICS/NY Governing Board is reviewing the proposed changes to the By-Laws and Rules of Procedure provided by the Working Group. The Governing Board will submit its recommendations for changes to the By-Laws for a decision by the AFICS/NY Assembly at its meeting this spring. Once that process is complete, the Governing Board will finalize any needed changes to its Rules of Procedure resulting from the decision taken by the AFICS/NY Assembly on proposed changes to the By-Laws.

The AFICS/NY Governing Board Membership Committee made an enormous effort to both increase and maintain our membership. The President, Vice-Presidents and Chair of the Membership Committee



made a presentation at the Pre-Retirement Seminar organized by the UN Staff Union (17 - 18 January 2023) to showcase the value added of joining the Association as staff prepare to retire. The seminar was delivered on-line and was attended by some 250 UN system attendees. Fifteen new members joined immediately after our presentation as we had distributed the membership application form along with the information material. Two of them expressed interest in joining the Governing Board and were subsequently nominated having met the established criteria, and one was elected to the Board.

The AFICS/NY information material was distributed to United Nations clubs in May 2023

There is now an enhanced visibility of the membership information on the landing page of AFICS/NY website with easy access to the membership application form and other related information material.

On iSeek, if a United Nations staff member clicks on quick links, AFICS/NY is the very first listing one on its dropdown menu and it takes one to the AFICS/NY website.

A total of fifty members have joined AFICS/NY in 2023, outnumbering the annual enrollment during the previous four years.

AFICS/NY and the Department of Operational Support (DOS) have also agreed to reinstate the preretirement seminars in 2024 and to hold two a year, in the spring and the fall. In 2024, we hope that with the restart of in-person pre-retirement seminars and the other in-person events at the UNHQ, AFICS/NY will have opportunities to interact with and encourage staff to retire soon to join.

The leadership of AFICS/NY also met with the Directors/Deputy Directors of the UNDP, UNICEF and UNFPA to seek their help in increasing their staff members' awareness of AFICS/NY and how it is diligently protecting the interests of retiring and retired UN staff and their families, most importantly on pension and health insurance issues. They have agreed to have a link to our website on their intranets and to share the information material with their soon-to-retire staff. Our reaching out to UN Funds and Programmes should also have a positive impact on our membership.

With regard to elections to our Governing Board, **the AFICS/NY Governing Board Nominating Committee** conducted a credible, fair, and transparent hybrid election in 2023 with the help of an online election company for the six open positions on the AFICS/NY Governing Board in accordance with the relevant provisions of the Association's By-Laws and the Rules of the Procedure for the Governing Board.

For the upcoming elections in 2024, the President nominated Dr. Sudershan Narula to once again chair of the Governing Board's Nominating Committee. The Committee works completely independently of both the Governing Board and the Bureau.

In 2023, all deadlines were met for all the election deliverables and the election results were announced at the 53rd AFICS/NY Annual Assembly on 18 May 2023.



The Charities Foundation of AFICS/NY provides assistance in the form of grants to AFICS/NY members and other qualified former international civil servants, their dependents and survivors who face critical, unusual or emergency personal hardships of a temporary nature which cannot be met from other available resources.

If you are facing hardship like unexpected financial emergencies or, indeed, are aware of a former colleague who is facing hardship and is in need of a grant please submit an application which should include, to the extent possible, the amount requested, its purpose, and detailed supporting documentation. Applications should be addressed to the Foundation through the AFICS/NY office.

Just as a reminder, the Foundation is a 501(c)(3) registered charity and contributions to it are deductible against income taxes to the extent allowable by law.

As for the **AFICS/NY Governing Board Information and Communications Committee**, its work has been centered on the development of our 'Communications Strategy" and in so doing created six Focus Groups which met online and in-person with over forty members providing their suggestions and strategic thinking on how to improve our association's communications with its membership and others. In addition, our Communications Consultant presented her final report to the Governing Board and elaborated on the recommendations that emanated from the Focus Groups as well as her own developed from the survey. These recommendations as well as those prioritized by the Committee are now considered to be the foundation of our new Communications Strategy and as we move forward in 2024 will call for action in a number of areas, including a revamp of our website, the reintroduction of our AFICS/NY Bulletin as an e-publication, the possibility of using social media more use of 'iSeek' to reach out to those about to retire and greater information sharing with our members. All of this will require greater volunteer participation by our members which we hope you will consider. We invite members with Communications, Media or Social Media skills to join our team.

The AFICS/NY Governing Board Ageing Smart Committee held two online yoga events in October and November of this year and those that attended were very appreciative of this group activity which they could do from home. In addition, a genealogy webinar was held on 2 November, and for those thinking of writing about their family's history this activity was extremely helpful.

The AFICS/NY Governing Board Information Committee continued its work on developing a worldwide 'internet heat map' which would show the AFICS/NY members' locations which would encourage expanded communities. Work also continued on developing the technical side of our website, as well as enhancements of our membership database which will enable us to have better information on our members' interests and locations.



With regard to our **partnership with the United Nations Federal Credit Union**, two well attended hybrid webinars were arranged this year for AFICS/NY members. The first one concerned maneuvering the UNFCU digital website. Over seventy retirees attended this online session where UNFCU representatives explained how many different requests and updates could be managed by just going to the website, instead of calling and of course being put on hold for hours. Different activities such as updating addresses, applying for loans, putting a hold on your credit card or informing the Credit Union of your travel plans outside of the US can be easily done on the UNFCU's website, thus simplifying and shortening the time needed to accomplish these important but cumbersome tasks. The second webinar dealt with fraud and how to be aware and smart in making financial transactions. Additional meetings were also held with UNFCU, including with the CEO, Mr. John Lewis, throughout the year to discuss how best to improve services to UNFCU's clients such as on providing competitive rates on deposits and improving client services which are already being actioned by UNFCU. AFICS/NY and UNFCU will be continuing their strong partnership in 2024.

The AFICSNY Governing Board Social Events Committee organized on 18 May its first social event since December of 2019 and it was an enormous success. The Annual Assembly reception was held at AFICS new premises in the UNITAR building in our large new conference room. It was very well attended by over 100 AFICS members. All were so joyous to greet one another after such a prolonged period of time. We enjoyed appetizers, wine and dessert but seeing our colleagues and friends was truly the highlight of the evening.

We look forward to future events in the New Year and continuing to serve retirees in the months ahead.

With warm personal regards,

Deborah Landey President

