

English

Les Livrets  
Thématiques

# Disability

United Nations  
Joint Staff Pension Fund

New York & Geneva  
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UNITED NATIONS

# Introduction

The United Nations Joint Staff Pension Fund (UNJSPF) Regulations and Rules govern the conditions of participation and the determination of entitlements.

The rules are numerous and complex: the purpose of this booklet is to assist the reader in understanding a benefit that is available in case the need arises.

*Disclaimer: The information is made available for the convenient use of the UNJSPF's participants and former participants. If there is an ambiguity, inconsistency or conflict between the information provided and the UNJSPF Regulations and Rules, any decisions will be based on the Regulations and Rules, and not on the information contained in this booklet.*

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# What is a disability benefit?

If you are a Fund participant as a staff member employed by a member organization of the Fund, a disability benefit is payable to you on a monthly basis, if, due to an illness or injury, you can no longer continue working for such an organization, either in your regular job or in some other position reasonably compatible with your abilities, and if the illness or injury is likely to be permanent or of long duration.

## How do I apply?

If you become permanently disabled, you should contact the Human Resources or Personnel Officer of your organization. Your organization may apply on your behalf. If you work for the UN or one of its affiliates (e.g. UNDP, UNICEF, ECLAC, ECA, ESCWA, UNEP), the Human Resources or Personnel Officer will address the application to the UN Staff Pension Committee. If you are a staff member of one of the other member organizations of the UNJSPF (e.g. FAO, ILO, UNESCO, WHO), the Human Resources or Personnel Officer will apply to that agency's Staff Pension Committee.

## What do I have to do?

You will be required to provide your treating physician's detailed medical report, because the Staff Pension Committee must be satisfied that there is sufficient medical evidence to establish that your illness or injury qualifies you for the benefit.

## What is the deadline for applying?

A request for a disability benefit must be submitted no later than four months after the date of separation or commencement of leave without pay. A late submission may be accepted by the Staff Pension Committee, but only if exceptional circumstances justify it.

The processing of applications for disability benefits is normally undertaken as soon as possible, while you are still on sick leave with full pay. Acting promptly enables you to have your case reviewed more quickly.

## When is a disability benefit payable?

A disability payment starts after you have separated from service of your organization, or, if your organization agrees to retain you on leave without pay, after all your paid sick and annual leave (covering full pay and half pay) has been exhausted.

## Is a disability benefit paid in a lump sum?

No, a disability benefit cannot be commuted into a lump sum, either in whole or in part. If you are awarded a disability benefit, you forfeit the right to an early retirement benefit at age 55 if your disability continues beyond that age. This means you cannot elect to take a partial lump sum commutation at any time. Therefore, if you are age 55 or over at the time you become disabled and have at least five years of contributory service, you may wish to take a retirement or early retirement benefit (in which case you might be entitled to a lump sum commutation), rather than be considered for a disability benefit.

## How long does a disability benefit last?

A disability benefit is paid for as long as you remain incapacitated within the meaning of the Pension Fund's Regulations. After you reach 55, it will normally be paid for the rest of your life.

## Are there follow-ups after the first medical examination?

Once a disability benefit has been awarded, you will be required to undergo to a medical examination from time to time to provide evidence that your incapacity continues to warrant payment of the benefit. You will not, however, be required to undergo any medical examination after you have reached the age of 55, as the incapacity is deemed to be permanent thereafter.

If you fail to undergo the required periodic medical examination, payment of the benefit may be suspended until you do so. If the results of the examination are found to be inconclusive, payment may be suspended until further evidence of incapacity is received.

## What do I do if I am not satisfied with the decision taken by a Staff Pension Committee?

You may appeal to the Standing Committee of the United Nations Joint Staff Pension Board. If you choose to do so, you should submit all documents and arguments you deem pertinent to your case and forward them to secretariat of the UNJSPF who will transmit your case to the next meeting of the Standing Committee.



## What happens when a disability benefit is discontinued?

If you recover from your illness or injury and return to work with a member organization of the Fund, your disability benefit ceases and you again become a participant in the Fund.

If your entitlement to the disability ceases because you are no longer incapacitated, but you are not re-employed by a member organization of the Pension Fund, you can choose to receive either (a) a deferred retirement benefit – if your contributory service was 5 years or more – or (b) a withdrawal settlement.

## How much is a disability benefit?

The amount of the benefit is roughly equivalent to the retirement benefit you would receive if you were to continue working until your normal retirement age at the same level and step when the disability benefit is granted.

## Does my disabled child qualify for a benefit?

If the child of a former participant who has passed away or who is in receipt of a retirement or early retirement pension is disabled, a benefit may be payable. A medical report will have to be submitted. It must be established that the child is incapable of substantial gainful employment. The Staff Pension Committee of your former employing organization also decides on child disability cases.

The UNJSPF Regulations allow for the commencement of the payment of a disabled child's benefit at the same time as an early retirement benefit.

Please also note that in the case of a child who is in receipt of a regular child's benefit and who becomes disabled, the medical report should be submitted at the time that the disability occurs. This measure assists the UNJSPF in establishing the fact that the disability has occurred prior to the age of 21.

## Who else can qualify for a disability benefit?

If you are the surviving brother or sister and the secondary dependent of a Pension Fund participant, who has passed away and leaves no spouse or child who is entitled to or has received at any time a benefit, you might in exceptional circumstances be entitled to a disability benefit that is the equivalent of a child's benefit.

# Excerpts from the UNJSPF regulations and administrative rules

## Article 33 of the Regulations DISABILITY BENEFIT

« (a) A disability benefit shall, subject to article 41, be payable to a participant who is found by the Board to be incapacitated for further service in a member organization reasonably compatible with his or her abilities, due to injury or illness constituting an impairment to health which is likely to be permanent or of long duration.

(b) The benefit shall commence on separation or, if earlier, on the expiration of the paid leave due to the participant and shall continue for as long as the participant remains incapacitated, provided that after age 55 incapacity shall be deemed to be permanent.

(c) The benefit shall, if the age of the participant on entitlement is the normal retirement age or more, be payable at the standard or the minimum annual rate for a retirement benefit as the case may be; if the age of the participant is less than the normal retirement age, the benefit shall be payable at the rate of the retirement benefit which would have been payable had the participant remained in service until the normal retirement age and had the final average remuneration remained unchanged.

...»

Article 36  
of the Regulations  
CHILD'S  
BENEFIT

« . . .

(b) A benefit shall be payable to a child who is over the age of 21 if the child is found by the Board to have been incapacitated by illness or injury for substantial gainful employment:

- i. On reaching the age of 21, if immediately prior thereto a child's benefit was payable; or
- ii. At the time of the death in service or entitlement to a benefit of the participant.

A benefit payable as above shall continue for as long as the child remains incapacitated.

(c) A child's benefit shall, notwithstanding (a) above, not become payable, if the participant has chosen an early retirement benefit, until the participant dies or reaches the normal retirement age, except to a child under the age of 21 found by the Board to be disabled.

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« . . .

« **H.3** A request for a determination by the staff pension committee under article 33(a) of the Regulations shall be made by the organization:

(a) Whenever during, or on the expiry of, the appointment of a participant there is reason to believe that he or she may be incapacitated within the meaning of article 33(a); or

(b) Whenever a participant is placed, or is proposed to be placed, on leave without pay for reasons of health; or

(c) Whenever the appointment of a participant is terminated, or is proposed to be terminated, for reasons of health.

. . .

**H.5 (a)** The request shall be in writing, addressed to the secretary of the committee, and in the case of a participant shall be made not later than four months after the date of separation or commencement of leave without pay, unless in the opinion of the committee there are exceptional circumstances justifying submission of the request at a later date.

(b) The request shall state the material facts on which the organization or the participant relies and the conclusions which are deduced therefrom, and shall be accompanied where practicable by a report from the medical officer of the organization, or a medical practitioner retained by the participant, as the case may be.

(c) The organization or the participant submitting the request, may be required by the committee to provide further evidence or information thereon prior to a determination being reached.

**H.6 (a)** A determination that a participant is incapacitated within the meaning of article 33(a) shall, until the participant reaches age fifty-five, be reviewed by the committee from time to time for the purpose of establishing the participant's continued eligibility for a disability benefit, in accordance with article 33(b).



**(b)** The date for each such review shall be set by the committee, having regard to the opinion of the medical officer of the organization on the prospects for the participant's recovery, and in such manner that the interval between reviews does not normally exceed three years; the committee may nevertheless review a determination at an earlier date than that set for the review if there is reason to believe that the participant is no longer incapacitated.

**(c)** The participant shall be informed in writing by the secretary of the committee of the date or interval set for the review in each case and shall, as and when required, submit to a medical examination by the medical officer, or a medical practitioner designated by the medical officer, for the purpose of providing evidence enabling the committee to reach a further determination on the continuance or otherwise of the participant's incapacity.

**(d)** Upon review, the committee shall continue a disability benefit if it determines that the participant remains incapacitated; it may suspend or discontinue a benefit if the participant has failed to submit to a medical examination when required to do so, or if the results of a medical examination are inconclusive; it may impose on the participant the fulfillment of a condition precedent to the continuation of a benefit or the removal of a suspension; and it shall discontinue a benefit when the evidence before it shows beyond reasonable doubt that the participant is no longer incapacitated, provided that a benefit so discontinued may be re-instated by the committee if it is satisfied, upon further evidence, that the participant was in fact incapacitated.

**H.7 (a)** A disability benefit which is suspended or discontinued shall cease to be paid at the end of the third complete month after the month in which the decision was taken.

**(b)** A disability benefit which is re-instated after suspension or discontinuance shall re-commence from the date on which it ceased to be paid, unless the committee, after a review of the circumstances of the case, decides that it shall re-commence from a later date.

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# Contacting the UN Pension FUND

## **New York**

**By telephone:** 1 (212) 963-6931

**By fax:** 1(212) 963-3146

**By e-mail:** [unjspf@un.org](mailto:unjspf@un.org)

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\*For in person visits, please note the Fund's New York office is located at 1 Dag Hammarskjold Plaza (DHP), at the corner of 48th Street and Second Avenue.

## **Geneva**

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**Obtain more information on the Pension Fund Web Site**

**[www.unjspf.org](http://www.unjspf.org)**

***The secretariat of the  
Staff Pension Committee will assist participants from member  
organisations.***