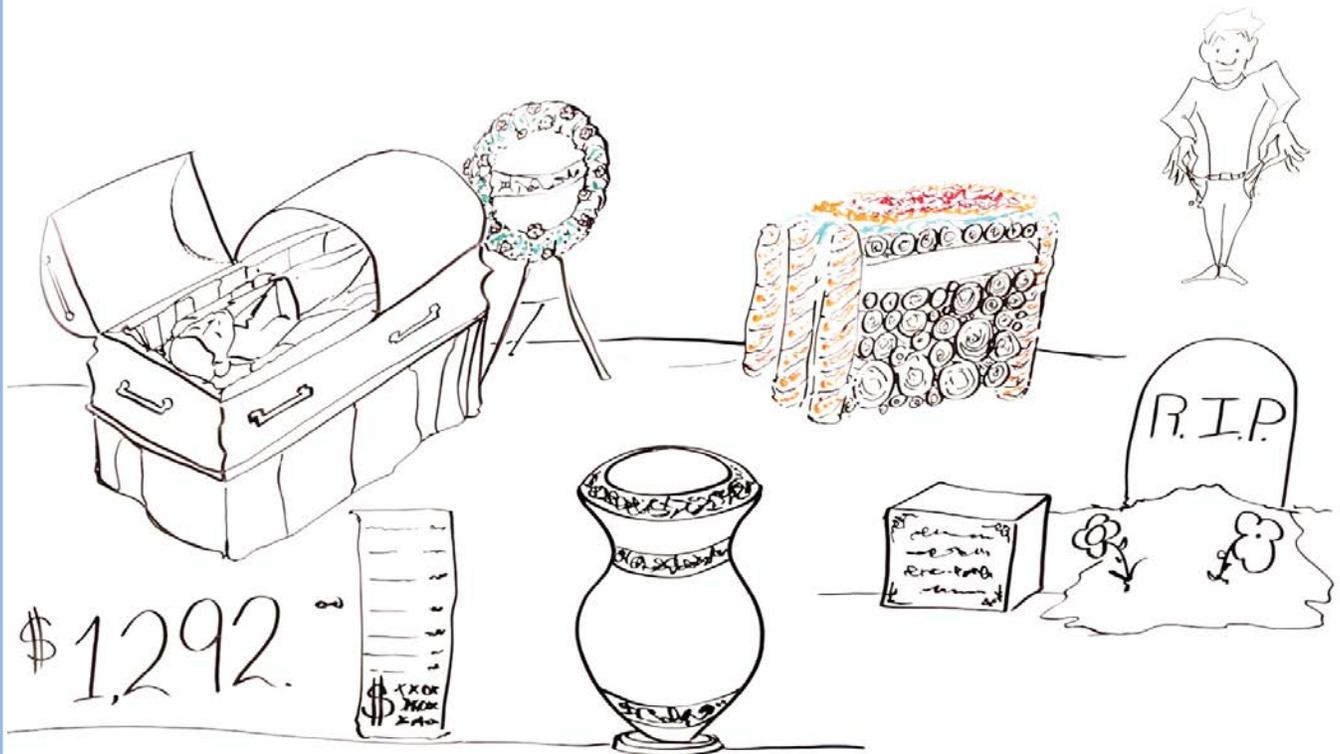




UNJSPF

United Nations Joint
Staff Pension Fund



EMERGENCY FUND

Introduction

The Emergency Fund is set up to provide financial assistance for beneficiaries, who are in receipt of a small pension, and are facing temporary hardship. If you are temporarily unable to meet your basic expenses due to an emergency situation, such as exceptional medical expenses, you may seek assistance from the UNJSPF Emergency Fund. The Emergency Fund cannot be used to replace or augment medical insurance plans, completely reimburse medical expenses, or supplement income considered too small by its recipients to face day-to-day expenses.

As an introduction, we suggest you to watch our Whiteboard Video 8 about Emergency Fund. Just to go our website (www.unjspf.org) Learning tools > Whiteboard Videos.

This information is made available for the convenient use of UNJSPF's beneficiaries. It seeks to address and answer the most common questions and situations encountered relating to the Emergency Fund. The general principles governing the Emergency Fund (Note A attached to the UNJSPF Regulations and Rules) are reproduced in the Annex. If there is an ambiguity, inconsistency or conflict between the information provided here and in Note A any decisions will be based on the said Note and not on the information contained in this booklet.

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What is the Emergency Fund?



The purpose of the Emergency Fund is to provide financial assistance, promptly and without recourse to complex administrative procedures, wherever the Pension Fund determines that exceptional circumstances are causing special hardship in individual situations. The Emergency Fund is NOT intended as a source for supplementing pensions considered inadequate by recipients, and it does NOT provide loans or serve as a substitute for medical insurance.

When was the Emergency Fund established?

At its eighteenth session held in Vienna in July 1973, the United Nations Joint Staff Pension Board decided to create an Emergency Fund to be utilized to provide financial assistance to beneficiaries currently receiving a periodic benefit from the Fund and who, having worked primarily for the United Nations and are in receipt of a small pension, are faced with unforeseen hardship owing to illness, infirmity, etc.

How is the Emergency Fund funded?

The Emergency Fund, which is not an integral part of the UNJSPF pension benefit system, is financed from the assets of the UNJSPF and voluntary contributions by an appropriation of US\$200,000 each biennium (US\$100,000 per annum) as approved by the United Nations General Assembly.

Applying

If you are a former staff member (or a spouse of a former staff member) of the United Nations and its family of entities (e.g., UNDP, UNICEF and UNHCR), you may submit your request directly to the Fund in New York/Geneva since the Fund serves as the Staff Pension Committee for the United Nations. Otherwise, you should submit your request through the secretary of the relevant local staff pension committee of your (or your spouse's) former employing organization.

Your request should include information on the circumstances surrounding the

financial hardship experienced as well as substantiating documentation on both the need for assistance and the costs involved.

Can I ask for financial assistance if I am temporarily unable to meet my basic expenses due to an emergency situation such as medical expenses of an exceptional nature?

Yes, you may seek assistance from the UNJSPF Emergency Fund, which was set up to provide financial assistance in case of hardship to beneficiaries who are receiving a small periodic benefit from the Fund. Please see the description of the Emergency Fund in the Annex. e.g. Funeral expenses.

As an employee of a UNJSPF member organization and participant of the Fund, can I apply for Emergency Fund assistance?

No, only beneficiaries currently receiving a benefit from the Pension Fund may apply for assistance.

What supporting documents must be submitted upon application?

A request relating to medical expenses must be accompanied by the following original documents:

- A dated physician's certificate with the diagnosis and necessity for a particular course of treatment;
- Original (or certified true copies of) invoices/detailed bills for all services rendered and/or medication dispensed;
- Corresponding proof of payment in the form of dated receipts showing full payment for every bill produced;
- Statements from insurance and/or national health plans showing out-of-pocket cost to you; and
- Information regarding your total household income including any monies/grants from other pension plans or national social security scheme, investments, savings and other income, etc. (this information must be provided as it will allow to establish the ratio between medical expenses and your total income, which would then help assess your financial hardship).
- For other emergencies creating hardship, the documents mentioned under points 2), 3) and 5) must be submitted.

How is an application processed?

In the first instance applications are dealt with by the Client Services Unit of the UNJSPF. Following the initial review, cases are documented and forwarded to the responsible official with a recommendation. Thereafter, the final decision is communicated to the applicant.

Criteria for Acceptance

What criteria are used to determine if an Emergency Fund payment is warranted?

It should be noted that the Emergency Fund is not intended to relieve other organizations, institutions or governments of their legal and moral obligations in respect of their staff members or nationals. "Unforeseen hardship" is something non-recurrent and of an emergency nature in individual circumstances; hardship caused by general or local economic situations cannot be addressed by financial assistance from the Emergency Fund. As specified above, the basic purpose of

the Emergency Fund must be respected. Therefore, "having worked primarily for the United Nations" is meant to exclude claims from persons who have not spent most of their career with the United Nations and who therefore have a limited contributory service.

Such personnel may have other income sources, including non-UN pension(s). "Small pension" is relative to the country of residence, the length of contributory service, grade of the ex-staff member as well as other factors including whether a part of the periodic benefit had been commuted by the UNJSPF participant into a lump sum thus reducing the annual pension benefit due. The factors which are used to assess a case are: the applicant's age, number of years of contributory service, amount of the periodic UNJSPF benefit, the country in which the pensioner resides, other possible sources of income and/ or assistance and the circumstances surrounding the special expenditures. The endorsement or support of the local AFICS or UN representative will help the UNJSPF to assess the emergency nature of the request and speed up the processing of any claim.

On what basis are requests rejected?

On receipt of a request, the Fund reviews whether the basic criteria for Emergency Fund assistance are met. The vast majority of cases rejected are found not receivable under the published guidelines, e.g., assistance was either being sought to further education, to supplement monthly entitlements, to help with marriage expenses or the supporting documentation was never provided.

What are the most frequent types of requests received by the Emergency Fund? Requests relating to medical expenses constitute the majority of cases. However, requests for other emergencies creating hardship, such as those detailed in Section 3 of the Annex, are also submitted. e.g. Medical expenses

If my request is denied is there anywhere else I can go to seek assistance?

If there is a retiree association in your country of residence (Association of former international civil servants) you may be able to approach them to ask if they have any assistance programmes for beneficiaries who are experiencing hardship. There are occasions when they may be able to help particularly when the issue is not one that the UNJSPF can necessarily assist with. The Annual Letter sent out by the Chief Executive Officer of the UNJSPF each year normally provides a listing of all the retiree associations and contact details.

How much time must I allow for my application to be processed?

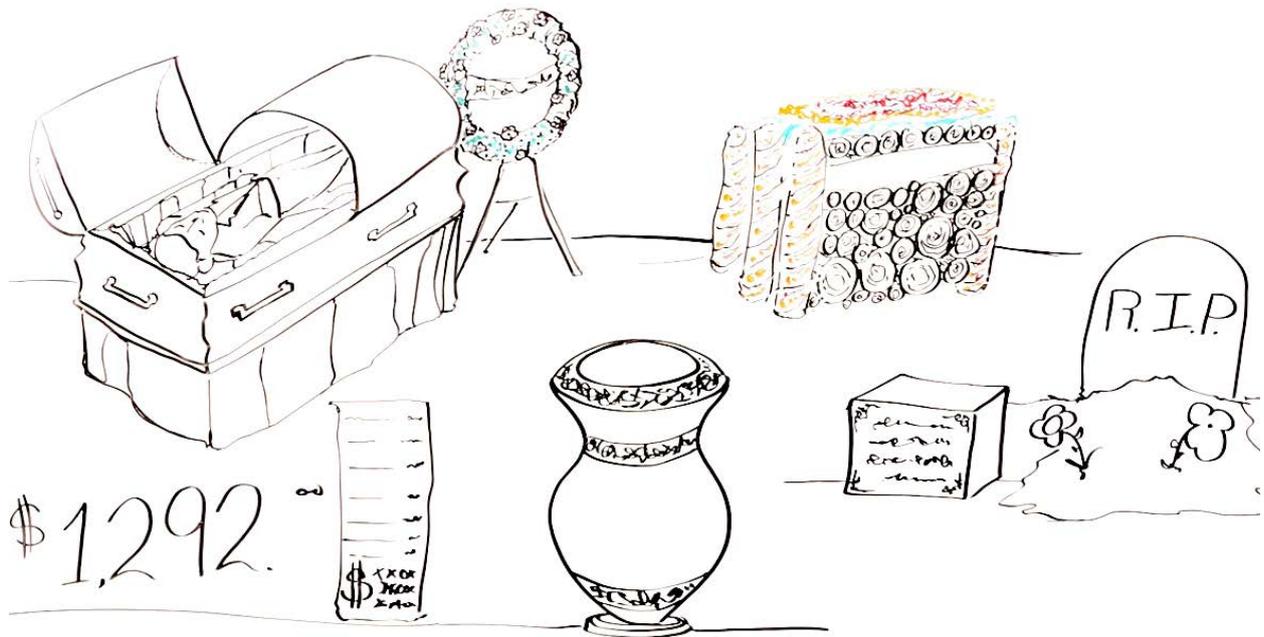
An application to receive Emergency Fund assistance is processed on a priority basis, provided that all the supporting documentation has been received. The beneficiary is notified promptly once a decision is reached.

Other Emergency Fund Questions

If a widow or widower dies, should UNJSPF be informed of this event? Will UNJSPF be able to help in providing the family of the deceased with the cost of

burial and other needs?

In the event of death of a pensioner, the UNJSPF must be informed promptly to avoid any overpayments. Yes, assistance from the Emergency Fund may be provided in hardship cases towards funeral expenses for a beneficiary for immediate dependent relatives if hardship can be proven, i.e., if funeral expenses cannot be covered by a spouse or immediate dependent relatives in a case where there is no surviving spouse. The amount of reimbursement cannot exceed the prescribed ceiling (currently set at US\$932).



Does the Emergency Fund extend personal loans?

No, the Emergency Fund is neither a source for supplementing a pension nor for providing loans.

Will information on my Emergency Fund payment be released to a third party?

No, this payment, although not governed by the Regulations of the Fund, will nevertheless be treated in accordance with strict rules of confidentiality. It should be noted however that the UNJSPF Board does occasionally ask for details of payments made although the names of beneficiaries or their dependents are never provided.

Regulations and Rules

Annex Note A: UNJSPF Emergency Fund

(This note provides information on the general principles for the operation and application of the Emergency Fund. It is not in any way a detailed, precise formulation of the regulations and rules):

1. GENERAL INTRODUCTION.

The Emergency Fund is financed from the assets of the UNJSPF and voluntary contributions, and is utilized to provide financial assistance to beneficiaries who are currently receiving a periodic benefit from the Fund. It is intended to provide

relief in individual cases of proven hardship owing to illness, infirmity or similar cases, including funeral arrangements. It is not intended to supplement pensions that may be considered insufficient, whether due to general or local economic situations or limited contributory service.

Also, the Emergency Fund cannot be utilized as a source for loans, scholarships or further education for the retiree or his/her beneficiaries, home building/purchase or improvements (unless justified for medical reasons), or for dowry or wedding expenses. Applications are examined without a rigid set of rules, and attention is paid to a number of factors such as age, number of years of contributory service, amount of the UNJSPF benefit, the country in which the pensioner resides, availability of insurance, other possible sources of income and/or assistance and the circumstances surrounding the expenditures. There is no formal means test and much flexibility is exercised as to which applicants receive assistance from the Emergency Fund.



2. PROCEDURES FOR DEALING WITH CASES

(a) In the case of the United Nations and its family of entities (e.g. UNDP, UNICEF, and UNHCR), requests are submitted directly to the Fund in New York/ Geneva since the Fund serves as the Staff Pension Committee for the United Nations. In the case of the other member organizations, whenever possible, requests are submitted through the secretaries of local staff pension committees on behalf of their former staff or the latter's survivors. The secretaries examine the request, provide information on the nature of the emergency, the after-service medical insurance coverage, the proportion of the expenditures covered by that insurance or that would have been covered if coverage had been provided, the circumstances surrounding the hardship experienced by the beneficiary and any other relevant facts which might be ascertained. In many cases a beneficiary chooses not to participate in ASHI (After Service Health Insurance) because of coverage by other insurance schemes; in such case, information is sought on the reimbursement provided elsewhere.

(b) If a beneficiary who was formerly with one of the member organizations of the Fund (other than the UN) writes directly to the Fund, the matter is referred, in the first instance, to the secretary of the relevant staff pension committee for

clarification and further information along the lines indicated in (a) above.

(c) All requests should be accompanied by substantiating documentation; in cases involving medical expenses, that documentation must include a medical statement.

(d) Regarding the nature of the illness, the type and cause of treatment provided by the physician and/or hospital, and proof of the expenditures and payment for each. If the request has been channeled through the secretary of a staff pension committee, certain documentation can sometimes be waived as it will already have been verified and approved by the organization's health insurance scheme. UN family cases are similarly referred to the UN Insurance Section.

(e) Documentation not already evaluated through a medical insurance procedure is forwarded to the Medical Director of the United Nations for advice and evaluation in his/her capacity as Medical Consultant to the Pension Board, or, as the case may be, to the Joint Medical Service in Geneva.

(f) Other entities, such as retiree associations or social service agencies sometimes present requests on behalf of beneficiaries. For example, a number of cases have been submitted by AFICS affiliated associations on behalf of some of their members. Wherever possible, such organizations assist in obtaining the required substantiating documentation. (Requests for assistance emanating from Europe, Africa and the Middle East shall generally be handled by the Fund's Geneva office, acting in coordination with the central secretariat in New York as required.)

(g) Cases involving expenses other than medical are similarly evaluated in the light of all the evidence provided.

3. TYPES OF EXPENDITURE COVERED BY EMERGENCY FUND ASSISTANCE.

The types of expenditures considered for possible assistance from the Emergency Fund can be grouped roughly into the following categories:

(a) A. Medical Expenditures to the extent that they are not covered by any insurance:

(i) Direct Medical costs: physicians' fees, medication, hospital costs, surgery, and diagnostic and laboratory fees;

(ii) Other Medical costs, such as: wheelchairs, prosthetic devices or equipment;

(iii) Service costs, such as: nursing and/or domestic assistance for a period required for convalescence or, in certain circumstances, on a continuing basis;

(iv) Certain Transportation costs: emergency ambulance costs to and from the hospital where treatment took place. If a specific medical service is not available in the city where the applicant resides, assistance may be provided towards the cost of transportation between the city of residence and the nearest location where appropriate treatment can be provided;

(v) Dental treatment: that is essential for health reasons and not merely for cosmetic purposes;

(vi) Medical costs for eye treatment: including the cost of eyeglasses, but not of expensive frames obtained for cosmetic purposes. frais d'hospitalisation, intervention chirurgicale et frais de diagnostic et de laboratoire;

(b) B. Funeral Expenses. Assistance may be provided in hardship cases towards

funeral expenses for immediate dependent relatives. The present ceiling for reimbursement, which reflects the movement of the United States Cost-of-Living Index from 1974 (when this assistance was added to costs that could be reimbursed) to 2001, is US\$932.

(c) C. Other Expenditures. Other emergencies that do not fall into the above categories but which may create hardship can also be considered. Regional disasters creating hardship should first be directed to international disaster relief organizations and/or local authorities. The following are examples of such cases:

(i) Removal costs due to an emergency that may have been caused by the destruction of living quarters by fire or flood, for example, or a change of residence on medical grounds, provided that detailed documentation with regard to the expenses involved is submitted;

(ii) Temporary shelter needed because of the destruction of and/or major damage to living quarters, and replacement of a minimum of household effects in the case of fire, or natural disasters;

(iii) Repair or changing of heating furnace in order to avoid a hazardous health situation;

(iv) While there is no provision for rental subsidies as such, assistance may be provided in certain cases when pensioners must spend time residing in an assisted living facility or nursing home. Coverage of this service must be fully documented and the facility must provide a breakdown of expenses. In this connection, expenditures that are not "medically-related" and are not covered by health insurance, such as telephone calls, TV rental, etc. are not considered for reimbursement.

4. FURTHER GENERAL INFORMATION.

Requests falling under any of the general headings in section 3 above may be considered; however, assistance is not automatically granted either in full or in part and all relevant factors are to be taken into account in reaching a decision in a particular case. All possibilities of obtaining assistance from other sources are also explored; while flexibility is essential in operating the Emergency Fund, the latter should not be used to relieve other organizations, institutions or governments of their legal and moral obligations.

Beneficiaries may also be given the address of the local AFICS, since the retiree organizations are sometimes able to assist when the UNJSPF cannot. Generally, the Emergency Fund is not to be used to pay premiums to health insurance schemes, as member organizations should fulfill all their obligations towards their former staff members in providing necessary coverage. However, requests for assistance in medical emergencies from those who have no medical insurance, or from those who have such insurance but who, for various reasons, are suffering hardship in trying to cover the proportion not reimbursed by insurance, can be reviewed.

Contacting the Fund

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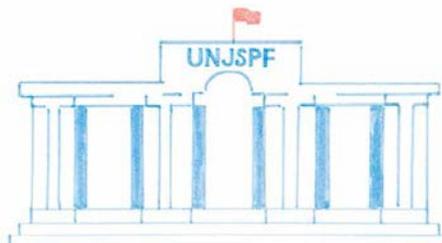
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www.unjspf.org

You can contact the Fund through the website – go to **CONTACT US** and fill out the form. The secretariat of the Staff Pension Committee will assist participants from member organisations.



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