

Script 7: Benefit Fluctuation:

You have just seen your monthly benefit and it is different from last month.

You do not know why. BEFORE you contact the Fund.....wait

There could be a simple explanation:

Check out these four possibilities before contacting the Fund:

ONE - Do you have After Service Health Insurance (ASHI)? – The premiums of ASHI are deducted directly from your monthly pension entitlement. For these you must check with the health insurance provider through your former employer (not the UNJSPF).

TWO - There may be charges applied by your bank.

These charges are beyond the control of the Fund; therefore, the UNJSPF cannot accept responsibility for them. You may wish to discuss this matter with your bank for clarification on the exact nature of the deductions made from the amount transmitted by the Fund; you may wish to try and negotiate with your bank and request them to waive any charges given the nature of the payment, *i.e.*, pension benefit.

THREE - Has your child turned 21?

If you were in receipt of a child's benefit from the Fund, paid together with your own pension benefit, and your child reached the age of 21, you will notice a reduction in your monthly pension benefit amount, as of the month following that during which your child turned 21.

FOUR – Was there a cost of living or exchange rate adjustment?



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The Fund studies cost of living and exchange rate fluctuations. When there is a change the Fund sends Quarterly Statements explaining to retirees and beneficiaries the changes in their entitlement amount. These letters can arrive the month after the change was implemented, so wait to see if you receive one.