



UNJSPF

United Nations Joint
Staff Pension Fund

DISABILITY BENEFIT

This series is intended to provide to all participants, retirees and beneficiaries information about their rights.

INTRODUCTION

The United Nations Joint Staff Pension Fund - also known by its acronym UNJSPF in English and CCPPNU in French - was established in 1949 by the United Nations General Assembly to provide retirement, death, disability and related benefits for staff upon cessation of their services with the United Nations and other organizations admitted to membership in the Fund.

The United Nations Joint Staff Pension Fund (UNJSPF) Regulations and Rules govern the conditions of participation and the determination of entitlements. The purpose of this booklet is to guide you, to facilitate your understanding and assist you with information on pertinent issues affecting your pension rights.

Disclaimer: The information is made available to the UNJSPF participants, retirees, and beneficiaries in order to facilitate their understanding. If there is any 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.

CONTENTS

- ▶ What is a disability benefit?
- ▶ What is the procedure for getting a disability benefit?
- ▶ What do I have to do?
- ▶ What if the Human Resources Office of my employing organization does not make a request and I am separated from service?
- ▶ When does payment of a disability benefit start?
- ▶ How long does a disability benefit last?
- ▶ Are there follow-ups after the award of a disability benefit?
- ▶ What is my entitlement to health insurance coverage while in receipt of a disability benefit?
- ▶ What should I do if I do not wish to be considered for a disability benefit?
- ▶ What do I do if I am not satisfied with the decision taken by the Staff Pension Committee?
- ▶ What happens when a disability benefit is discontinued?
- ▶ Can I work while in receipt of a disability benefit?
- ▶ How much is a disability benefit?
- ▶ Does the disability benefit carry a prospective surviving spouse's benefit?
- ▶ Does the disability benefit carry a child's benefit for each child under the age of 21?
- ▶ Is a disability benefit payable in a lump sum?
- ▶ Does my disabled child qualify for a benefit?
- ▶ Who else can qualify for a disability benefit?

Annex

- I. Excerpts from the Regulations and Administrative Rules

FAQ

What is a disability benefit?

A disability benefit is payable to a participant in the Fund (staff member employed by a member organization of the Fund who is eligible to participate in the Fund) if, due to illness or injury, he/she can no longer continue working for such an organization, either in their regular job or in some other position reasonably compatible with their abilities, and if the illness or injury is likely to be permanent or of long duration. The benefit is payable on a monthly basis.

What is the procedure for getting a disability benefit?

When you are close to exhausting your sick leave with full pay, the Human Resources Office of your employing organization will liaise with medical services in your organization to determine whether you should be considered for a disability benefit. 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 submit a request to the UN Staff Pension Committee for consideration of your case. 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 submit a request 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 to your organization's medical services 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 if the Human Resources Office of my employing organization does not make a request and I am separated from service?

If you are separated from service or were placed on leave without pay for reasons of health after having exhausted your paid leave entitlements (sick leave on full pay, sick leave on half pay and annual leave), and you believe you were disabled at the time of your separation or at the time that you were placed on leave without pay, you may submit a request directly to the Secretary of the Staff Pension Committee of your employing organization within four months of your separation in accordance with Section H.5(a) of the Fund's Administrative Rules. (See below.)

When does the payment of a disability benefit start?

Payment of a disability benefit starts after you have separated from the service of your employing organization or, if applicable, after all your paid leave entitlements (sick leave on full pay, sick leave on half pay and annual leave) have been exhausted.

How long does a disability benefit last?

A disability benefit is paid for as long as you remain incapacitated within the meaning of the UN Joint Staff Pension Fund's Regulations. After you reach the age at which you would have been entitled to receive an early retirement benefit, the disability will be paid for the rest of your life.

Are there follow-ups after the award of a disability benefit?

Once a disability benefit has been awarded, you will be required to undergo 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 further medical examination after you have reached the age at which you would have been entitled to receive an early retirement benefit, 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 is my entitlement to health insurance coverage while in receipt of a disability benefit?

The Fund does not administer after-service health insurance. You must contact the appropriate office in your employing organization that is responsible for administering and confirming your eligibility for after-service health insurance.

What should I do if I do not wish to be considered for a disability benefit?

You should use the administrative processes of your employing organization to determine whether or not you should be considered for a disability benefit.

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

The Staff Pension Committee that initially considered your case will review its decision. Therefore, you should submit your request for review of the decision to the Secretary of that Staff Pension Committee. If you are still not satisfied, 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 the secretariat of the UNJSPF which 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 are deemed able to work, your disability benefit ceases. There is no obligation on the part of the member organization that employed you in the past to re-employ you.

If you are re-employed by a member organization of the Fund and meet the requirements

under the UNJSPF Regulations to re-join the Pension Fund, you will again become a participant in the Pension Fund and your pension rights will be restored in accordance with Article 24(b) of the Fund's Regulations.

If your entitlement to the disability benefit 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.

Discontinuation or suspension of a disability benefit takes place three months after the decision of the Staff Pension Committee.

Should it be determined that you were, in fact, disabled at the time the disability benefit was discontinued, the benefit may be reinstated, provided that you did not take a withdrawal settlement.

Can I work while in receipt of a disability benefit?

No, once you have been separated from service and are in receipt of a disability benefit from the Fund, you are not allowed to work. However, the Fund recognizes that there are instances where it may be beneficial for your health to undertake limited employment and that may include earning a small fee. Under Article 33(f) of the Fund's Regulations, you should inform the Secretary of the Staff Pension Committee of your former employing organization about the employment and a determination will be made as to the extent to which your employment may affect the disability benefit that you are receiving.

How much is a disability benefit?

If you are awarded a disability benefit before you reach your normal retirement age, the amount of the benefit is roughly equivalent to the retirement benefit you would have received if you had continued working until your normal retirement age at the same level and step when the disability benefit is granted. Your normal retirement age is 60, 62 or 65, depending on the date when you entered the Fund. This is not to be confused with your mandatory age of separation, which is determined under your employing organization's Staff Regulations and Rules.

If you are awarded a disability benefit after you have reached your normal retirement age but before your mandatory age of separation, the benefit is calculated based on the retirement benefits you have accrued up to your date of separation.

Does the disability benefit carry a prospective surviving spouse's benefit?

Yes, if a beneficiary who is receiving a disability benefit passes away, his/her spouse will be

eligible to receive a surviving spouse's benefit, provided that the beneficiary was married to the spouse at the date of separation from service and remained married to the same spouse until the date of the beneficiary's death. The value of this surviving spouse's benefit would be 50% of the full entitlement; such surviving spouse's benefit would be payable for life and subject to cost of living adjustments.

Does the disability benefit carry a child's benefit for each child under the age of 21?

Yes, if you are receiving a disability benefit, a child's benefit for your children who are under the age of 21 will be payable until the end of the month during which they reach age 21 unless the child is disabled (see below).

Is a disability benefit payable in a lump sum?

No, a disability benefit cannot be commuted into a lump sum, either in whole or in part, at any time. However, if you are at or over your early retirement age at the time you become disabled and have at least five years of contributory service, you may choose an early retirement benefit (in which case you might be entitled to a lump sum commutation), rather than be considered for a disability benefit. Please note, however, that if you elect an early retirement benefit a reduction factor for life would apply to your benefit. The extent of the reduction depends on your age at the time of separation and the length of your contributory service. Furthermore, payment of a child's benefit for children who are under the age of 21 will commence only when you reach your normal retirement age, and only for those children who will be under age 21 at that time.

Once you have made your election, you should inform your Human Resources Office whether you are opting for an early retirement benefit or disability benefit so that they can process your separation accordingly. Your choice of benefit may also affect your separation entitlements and eligibility for after-service health insurance. You can obtain estimates from your Staff Pension Committee or the UNJSPF of the amounts payable under each type of benefit.

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, early retirement or disability benefit is disabled, a child's disability benefit may be payable. The child must be reported to the Fund as disabled by the employing organization at the time of the former participant's separation from service.

If the child is under the age of 21 at the time of the participant's separation from service and the participant is in receipt of a full retirement or disability benefit or died in service, a regular child's benefit will be paid under Article 36(a) of the Fund's Regulations. The regular child's benefit will cease at the time that the child turns 21 and a determination of eligibility for the child's disability benefit will be made at that time.

If the former participant is in receipt of an early retirement benefit, a regular child's benefit is only payable once the former participant reaches his or her normal retirement age. However, if the former participant has a disabled child, payment of a disabled child's benefit commences at the same time as an early retirement benefit. In such a case, the determination of eligibility for a child's disability benefit must be made by the Staff Pension Committee at the time of separation, even if the child is under the age of 21.

If a child is awarded a disability benefit, he or she may work in limited circumstances. You or your child should inform the Secretary of the Staff Pension Committee of your former employing organization about the employment, and a determination will be made as to the extent to which the child's employment may affect the benefit that the child is receiving.

A child's disability benefit is also subject of periodic review until he or she reaches the age of 55. The benefit may be suspended if a medical report is not submitted.

A request for a child's disability benefit should be directed to the Staff Pension Committee of your former employing organization, which also decides on child's disability cases. You will be required to provide a medical report from the child's treating physician on the nature of the illness or injury and extent, if any, to which substantial gainful employment is possible.

Who else can qualify for a disability benefit?

A disabled surviving brother or sister who is 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, shall be entitled to a disability benefit that is equivalent to a child's benefit.

Excerpts from the Regulations and Administrative Rules

Article 24. Restoration of Prior Contributory Service

(b) [...] if the recipient or former recipient of a disability benefit again becomes a participant in pay status, the contributory service, for which the participant has not received a benefit, preceding the commencement of the disability benefit, shall be restored. Furthermore, in such a case the disability benefit period will be recognized as contributory service, without the payment of any contributions, and the participant shall retain the date of commencement of participant that was applicable preceding the commencement of the disability benefit.

Article 33. 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 incapacity shall be deemed to be permanent once the former participant reaches an age seven years less than that when he or she would have been entitled to receive a normal retirement benefit, except in cases where the normal retirement age is 60, in which case the period shall be five years less than the normal retirement age.

(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. Child's Benefit

(b) A benefit shall be payable for 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.

SECTION H

Determinations of incapacity and inability to engage in gainful employment

General

H.1 (a) The determination of incapacity for the purpose of disability benefits under article 33(a) and (b) of the Regulations and of children's and secondary dependants' benefits under article 36(b) and (c) shall, by virtue of powers hereby delegated in accordance with article 4(d), be made in each case by the staff pension committee of the organization by which the participant is employed, subject to the provision that, failing unanimity, a determination with respect to a disability benefit shall be referred to the Standing Committee for decision.

(b) For entitlement to a disability benefit, the incapacity for further service must be found to exist or to have existed on the participant's date of separation.

H.2 In each case in which a staff pension committee has determined that a participant or a child is incapacitated, or in which a determination with respect to a disability benefit has been referred to the Standing Committee for decision, the medical officer of the organization shall transmit a report on the medical aspects of the case to the Medical Consultant, who shall in turn report thereon as may be required by the Secretary of the Board.

Disability benefits (article 33)

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.4 A determination under article 33(a) shall be made by the staff pension committee at the request of a participant:

(a) Whenever the organization has not acted in accordance with rule H.3 above; or

(b) Whenever a participant alleges that on the date of separation he or she was incapacitated within the meaning of article 33(a).

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 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) until the participant reaches an age seven years less than that when he or she would have been entitled to receive a normal retirement benefit, except in cases where the normal retirement age is 60, in which case the period shall be five years less than the normal retirement age.

(b) The date for each such review shall be set up 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 five years to a maximum of ten years in exceptional circumstances as determined by the committee based on reasonably established medical criteria concerning which the medical officer has provided guidance to the committee; 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.

Disabled children's (and brother's or sister's) benefits [article 36(b) and (c)]

H.8 A determination under article 36(b) or (c) of the Regulations shall be made by the staff pension committee whenever the child, or the brother or sister, of a participant, eligible in other respects for a child's or secondary dependant's benefit, claims, or is claimed, to be incapacitated by illness or injury for substantial gainful employment:

(a) Upon reaching the age of 21, if immediately prior thereto a child's or a secondary dependant's benefit was payable, as the case may be;

(b) Upon the death in service or entitlement to a retirement or disability benefit of the participant, if the child is then over the age of 21;

(c) Upon the entitlement of the participant to an early retirement benefit. However, a child under the age of 21 shall be considered to be disabled only if the child would have been considered to be such had he or she been 21 years of age on the date of the participant's separation;

(d) Upon the death of a participant entitled to a retirement, early retirement, or disability benefit, if a brother or sister is then over the age of 21 and is claimed to have been incapacitated at the date of the participant's separation.

(e) i) A staff pension committee may accept a request for a disabled child's benefit under Article 36(b) or secondary dependant's benefit under Article 37(c) (ii) that is made more than two years but less than five years after separation from service. In such case, if the benefit is awarded regardless of the reasons for the delayed request or other circumstance of the case, payment of the benefit shall commence on the day after the date of the staff pension committee's decision, with no retroactive payment.

ii) A staff pension committee shall not consider a request for a disabled child's benefit under Article 36(b) or a secondary dependant's benefit under Article 37 (c) (ii) that is made more than five years from a) the date that the participant became eligible to receive a retirement, early retirement or disability benefit from the Fund and no child or secondary dependant's benefit was previously in payment; or b) the participant's death in service. Nevertheless, a staff pension committee may consider such a request where the Medical Consultant concludes that the medical condition was in existence at the time of the participant's separation from service but could not have been diagnosed prior to the time of the request.

H.9 The claim shall be made in writing, addressed to the secretary of the committee, by or on behalf of the child or secondary dependant, and shall be accompanied by a report from a medical practitioner on the nature of the illness or injury and the extent, if any, to which

gainful employment is possible; in the case of rule H.8 (b) above, the report shall be submitted by the medical officer of the organization.

H.10 A determination that a child or secondary dependant is incapacitated within the meaning of article 36(b) or (c) shall be reviewed, mutatis mutandis, in accordance with the provisions applicable to disability benefits in rules H.6 and H.7 above, save that the intervals between for those cases involving a medical condition that is not likely to improve over time may be increased to ten 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 beneficiary is no longer incapacitated within the meaning of article 36(b).

ALSO PUBLISHED IN THIS SERIES:

DIVORCE

EMERGENCY FUND

INFORMATION FOR BENEFICIARIES

LEGAL GUARDIANSHIP AND ESTATE

PARTICIPATION

RESTORATION

SEPARATION

SURVIVOR'S BENEFITS

THE TWO-TRACK

TRANSFER AGREEMENTS

VALIDATION

CONTACTING THE FUND

NEW YORK

Telephone: 1 (212) 963-693

Fax: 1 (212) 963-3146

Visit*

1 Dag Hammarskjold Plaza
4th Floor

Corner of 48th Street and
2nd Avenue

10017 New York, NY
USA

If documents are sent by regular postal mail:

United Nations Joint Staff Pension
Fund

c/o United Nations

P.O. Box 5036

New York, NY 10163-5036

USA

If documents are sent by express courier (DHL,etc.) or registered mail:

United Nations Joint Staff Pension
Fund

4th floor, 1 DHP

885 Second Avenue

New York, NY 10017

USA

*In person visits, daily (except Thursdays) from 9 a.m. to 5 p.m. Visits are limited to maximum 30 min. No appointment is needed. Walk-in, register and a Client Service staff member will assist you.

GENEVA

Téléphone: 41 (0) (22) 928 88 00

Fax: 41 (0) (22) 928 90 99

Visit*

Du Pont de Nemours Building

Chemin du Pavillon 2

1218 Grand Saconnex

Switzerland

By Letter

UNJSPF

c/o Palais des Nations

CH-1211 Geneva 10

Switzerland

*In person visits daily (except Thursdays) from 08.30 hrs till 17.00 hrs. Visits are limited to maximum 30 minutes. Please call + 41 22 928 88 00 or send an email to schedule an appointment.

www.unjspf.org

To contact the UNJSPF by email and ensure proper routing tracking and a timely response, all queries should be submitted using the CONTACT FORM on the Fund's website under the CONTACT US tab, which you can reach at the following link: <https://www.unjspf.org/contact-us>.

You can also follow us on LinkedIn and sign up for our newsletter to be updated regularly.