



UNJSPF

United Nations Joint
Staff Pension Fund

DISABILITY BENEFIT

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 service(s) with the United Nations and other organizations admitted to membership of the Fund.

The UNJSPF Regulations and Rules govern the conditions of participation and the determination of the entitlements arising therefrom. The rules are numerous and complex; the purpose of this booklet is to guide you, help your understanding of the rules and assist you with information on issues affecting your pension rights. Participants, retirees and beneficiaries facing circumstances not covered by this booklet are encouraged to consult the Fund or the Secretary of the Staff Pension Committee (SPC) of the organization for which the participant works.

Disclaimer: This information is made available for the convenience of UNJSPF participants, retirees, and beneficiaries. If there is any ambiguity, inconsistency or conflict between the information provided in this booklet and the UNJSPF Regulations and Rules, the Regulations and Rules take precedence.

Please check the UNJSPF website for the most up to date Regulations and Rules.

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FAQ

What is a disability benefit?

A disability benefit is a monthly benefit that is payable to a participant in the Fund (i.e., a staff member employed by a member organization of the Fund who is eligible to participate in the Fund) who becomes 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 (one year or longer). The benefit is payable as long as the individual remains incapacitated for work.

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 the medical service of your organization to determine whether you should be considered for a disability benefit. If your case is to be considered, then the Human Resources or Personnel Officer will submit the request to the applicable Staff Pension Committee, and the medical service will prepare a medical recommendation for the Staff Pension Committee. If you work for a United Nations family organization (e.g., UN Secretariat, UNDP, UNICEF, UNHCR), the case will be considered by the UN Staff Pension Committee; if you are a staff member of one of the other member organizations of the Fund (e.g. FAO, ILO, UNESCO, WHO), the case will be considered by 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 service, 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.

Who can make the request for a disability benefit?

Normally, the request for a disability benefit is submitted by your employing organization. However, if you were 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 in accordance with Sections H.4 and H.5 of the Fund's Administrative Rules. In order for you to make a request directly to the Secretary of your Staff Pension Committee, all of the following conditions must be met:

- a. Your employing organization did not submit your case for determination by the Staff Pension Committee;
- b. You did not separate from service pursuant to an agreed termination with your employing organization;
- c. No payment has yet been made to you by the Fund;
- d. You have fully exhausted all paid leave entitlements (sick leave with full pay, sick leave with half pay, annual leave);
- e. You have exhausted any applicable administrative recourse against your employing organization under the applicable Staff Regulations and Rules; and

- f. You made your request within four months of separation or the commencement of your leave without pay.

What should I do if I disagree with my organization's decision to submit (or not submit) my case for consideration for a disability benefit?

If you disagree with your organization's determination, you should follow the applicable internal processes within your organization to challenge the decision.

What should I do if my case has been presented to the Staff Pension Committee and I am not satisfied with its decision?

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, after the Staff Pension Committee has reviewed its decision, you are still not satisfied with the decision, 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 Secretary of the Board. If, after the Standing Committee considers your case, you remain dissatisfied with the decision, you will have the option of submitting a final appeal to the United Nations Appeals Tribunal (UNAT). Your request for review by the Staff Pension Committee, your appeal before the Standing Committee or before the UNAT is subject to specific deadlines.

When does payment of a disability benefit start?

Payment of a disability benefit starts after you have separated

from the service of your employing organization or after all your paid leave entitlements (sick leave on full pay, sick leave on half pay and annual leave) have been exhausted. Your separation date is determined by your employing organization.

How long does a disability benefit last?

A disability benefit is paid for as long as you remain incapacitated within the meaning of Article 33 of the Fund's Regulations, and is subject to periodic review.

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 confirm that you continue to be entitled to the benefit. A final review takes place when you reach your early retirement age, following which, if the incapacity continues to exist, the disability is deemed permanent and will be paid for the rest of your life. If you fail to undergo the required periodic medical examination, or if the results of the medical examination are found to be inconclusive, payment of the benefit may be suspended or discontinued until you provide the requisite medical report. Suspension or discontinuation of a disability benefit takes effect three complete months after the decision of the Staff Pension Committee.

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, and 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, the benefit is calculated based on the retirement benefits you have accrued up to your date of separation.

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 could opt for a partial lump sum commutation), rather than 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, if you elect an early retirement benefit, payment of a child benefit for a child under the age of 21 will commence only when you reach your normal retirement age, and only for a child who is still under age 21 at that time, unless the child is disabled (see below). Finally, your choice of benefit may also affect your separation entitlements payable by your employing organization and eligibility for after-service health insurance (ASHI).

You can obtain estimates from your Staff Pension Committee or the Fund of the amounts payable under each type of benefit, and you should consult with your employing organization as to the

implications of your choice of benefit option on your separation entitlements and eligibility for ASHI. 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, and you should submit the appropriate payment instructions form to the Fund.

What happens to my disability benefit once I reach my normal retirement age?

Provided that your disability benefit has been deemed permanent upon final review (see above), the fact that you reach your normal retirement age has no impact on your disability benefit, which will continue being paid to you for the rest of your life. You will not become entitled to any other benefit from the Fund by virtue of having reached your normal retirement age.

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 will be discontinued. There is no obligation on the part of the member organization that employed you in the past to re-employ you.

If upon discontinuation of the benefit you are re-employed by a member organization of the Fund and meet the requirements under the Fund's Regulations to re-join the Fund, you will again become a participant in the Fund and your prior contributory service will be restored at no cost to you in accordance with Article 24(b) of the Fund's Regulations. In addition, you will retain the date of commencement of participation that was applicable to

you preceding the commencement of your disability benefit, which will determine your normal age of retirement.

If your disability benefit is discontinued because you are no longer incapacitated, but you are not re-employed by a member organization of the 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. Either benefit will be calculated as at the date of commencement of your disability benefit. Also note that a withdrawal settlement extinguishes all future rights. You may contact the Fund for advice before making your decision.

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. You should provide further evidence that you were incapacitated.

Can I work while in receipt of a disability benefit?

In accordance with Article 33(g) of the Fund's Regulations and Sections H.11, H.12 and H.13 of the Fund's Administrative Rules, if you are in receipt of a disability benefit you may earn, through paid activities during a 12-month period, up to the greater of USD 30,000 or the G-2/Step 1 net remuneration applicable for the duty station where you reside. It is your responsibility to inform the Secretary of the applicable Staff Pension Committee of any such paid activities. In the event that your earnings exceed the above threshold, the disability benefit will be suspended, however, it may be reinstated if your earnings fall below the threshold. It

is important to note that the earnings threshold applies if you remain incapacitated for work and are nevertheless engaged in paid activities. If you recover sufficiently that you are no longer incapacitated for work, your disability benefit will be discontinued even if your level of earnings is below the threshold. Similarly, if you become employed by a member organization in any capacity while in receipt of a disability benefit, your benefit will be discontinued.

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.

Is the disability benefit taxable?

The Fund does not provide tax advice. You should consult with a professional who is familiar with the tax laws of your jurisdiction to determine whether the benefit is taxable. If required, you can request the Fund to send you a statement of your benefits, which sets out the amount paid to you during a calendar year.

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

If you pass away while in receipt of a disability benefit, your spouse will be eligible to receive a surviving spouse's benefit, provided that you were married to each other at the date of your separation from service and remained married to each other until the date of your death. In general, the amount of this surviving

spouse's benefit would be 50% of the disability benefit; the surviving spouse's benefit would be payable for life and is subject to cost-of-living adjustments.

Does the disability benefit carry a child benefit?

If you are entitled to a disability benefit, the Fund will also pay a child benefit for any child existing or in utero at the time of your separation from service until the end of the month when the child turns 21, unless the child is disabled (see below), in which case payment of the benefit can continue beyond the age of 21.

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 if the child is incapacitated, by illness or injury, for substantial gainful employment. 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. A request for a child disability benefit should be directed to the Staff Pension Committee of your former employing organization, which also decides on child 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. If you make your request more than two years after separation from service, the benefit can only be paid prospectively.

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. It will be your responsibility to bring the case of your child to the attention of the Secretary of the Staff Pension Committee of your former employing organization.

If, as a former participant, you are in receipt of an early retirement benefit, a regular child's benefit is only payable once you have reached your normal retirement age. However, if you have a disabled child, payment of the child benefit can commence at the same time as your 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. The Fund uses specific criteria to determine a child's ability to sustain gainful employment.

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 and ultimately discontinued if a medical report is not submitted on time.

Who else can qualify for a disability benefit?

A disabled surviving brother or sister who is the secondary dependent of a 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.



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