



UNJSPF

United Nations Joint
Staff Pension Fund

EMERGENCY FUND

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

When was the Emergency Fund established?

At its 18th session held in Vienna in July 1973, the United Nations Joint Staff Pension Board (UNJSPB) decided to create an Emergency Fund to be utilized to provide financial assistance to retirees and 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, or other events.

How is the Emergency Fund paid for?

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. An appropriation of US\$112,500 per annum is made as approved by the United Nations General Assembly.

What is the purpose of the Emergency Fund?

The purpose of the Emergency Fund is to provide financial assistance, promptly and without recourse, to complex administrative procedures, wherever the 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. It does NOT provide loans or serve as a substitute for medical insurance.

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

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, or member organizations of the Fund and who therefore have 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 applicant 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.

How do I apply for Emergency Fund assistance?

You can submit your request directly inside your Member Self-Service account or by submitting form PENS E/12. 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.

What supporting documents must be submitted with the application?

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

- a. For medical conditions a dated physician's certificate with the diagnosis and need for a particular course of treatment;
- b. Original (or certified true copies of) invoices/detailed bills for all services rendered and/or medication dispensed;
- c. Corresponding proof of payment in the form of dated receipts showing full payment for every bill produced;
- d. Statements from insurance and/or national health plans showing out-of-pocket costs to you; and
- e. 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 help in establishing the ratio between medical expenses and your total income, which would then help assess your financial hardship.

or other emergencies creating hardship, the documents mentioned under points (b), (c) and (e) must be submitted.

On what basis may requests be 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 pay for further education, to supplement monthly entitlements, or to help with marriage expenses. In many cases, the supporting documentation was not provided.

How is an application processed?

In the first instance, applications are dealt with by the Client Services 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.

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 Note A of the UNJSPF Regulations and Rules (available on our website), are also submitted.

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 retirees and beneficiaries who are receiving a small periodic benefit from the Fund.

If a retiree dies, 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 retiree, the UNJSPF must be informed promptly to avoid any overpayments. Assistance from the Emergency Fund may be provided in hardship cases with a payment towards meeting funeral expenses for a beneficiary or 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.

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 retiree or beneficiary is notified promptly once a decision is reached.

Does the Emergency Fund extend personal loans?

No, the Emergency Fund is not a source for supplementing a pension nor for providing loans.

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

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

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 retirees and beneficiaries who are experiencing hardship. There are occasions when they may be able to assist, particularly when the issue is not one where the UNJSPF can help. You can find more details on their website at www.FAFICS.org.

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 United Nations Joint Staff Pension Board may ask for details of payments made, although the names of retirees or their dependents are not provided.



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