

PAHO/WHO Life Insurance AFSM

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PAHO/WHO Life Insurance Critical Issues for Retirees

- **In 2019, The Hartford took over Aetna's Group Life and Disability segment**
AFSM was no informed
Are Disability part covering retirees?
- **No all Retirees have coverage after service.**
 - **Less than 10 years of participation. Has a premium. Decision 31 days after separation**
 - **10 or more years of participation. Coverage without premium**
- **There is no PAHO's Guidance or procedures in "How to Claim"**
- **Most of the Retirees information for the "Claim process" is only available in Print.**
- **Suggest:**
 - AFSM looks with PAHO into this issue**
 - Invite Chris Saenz to address this issue during 2022 AFSM General Meeting**

AXA Life Insurance

(WHO Life Insurance/ Voluntary Group Life Insurance)

- **Free coverage for 3 months after separation**
- **Possibilities**
 - **individual contract to continue at same rates and conditions**
 - **coverage decreases after age 62**
 - **premium increases with age but benefit is reduced**
 - **life or endowment policy decision deadline -3 months**
 - **at age 69, no premium, no coverage**

What is the UN Group Life Insurance Plan?

The UN Group Life Insurance Plan is an unsubsidized, optional benefit, underwritten by The Hartford and administered by the UN Health and Life Insurance Section at UNHQ. This insurance plan is a group policy which means that a single contract covers the entire group of plan participants with the UN being the policyholder of this contract.

How is it financed?

Unlike the UNHQ-administered Health Insurance Plans, the Life Insurance Plan is entirely financed by the contributions of its participants without any subsidy paid by the organization. Monthly premiums are expressed as a percentage of pensionable remuneration and shall be paid by monthly payroll deduction.

How are plan participants impacted by the transition from Aetna to The Hartford

In 2019, The Hartford took over Aetna's Group Life and Disability segment. With this acquisition, the underwriter of the UN Group Life Insurance Plan changed to The Hartford Life Insurance Company. HLIS and The Hartford shared a key priority to ensure that plan participants would not be impacted by this change. This is how a seamless transition could be guaranteed:

- The enrollment and designation of beneficiaries process did not change, therefore no action by plan participants was required.**
- The coverage levels, eligibility criteria as well as the premium structure of the UN Group Life Insurance Plan did not change as a result of the acquisition.**
- HLIS has continued to provide the same services to plan participants.**

How to file a claim

Claims are submitted through the Health and Life Insurance Section to The Hartford for processing. Proceeds are issued separately to each beneficiary and/or to the guardian of the estate of a minor child who is a beneficiary.

In the event of the death of a staff member who participated in the GLI program, a claim is initiated by notifying the Health and Life Insurance Section (HLIS) of the death of a staff member. HLIS will then communicate directly with the beneficiaries or their authorized representatives.

Coverage after separation from service

Plan Participants at the age of 55 years or older, who have participated in the plan for at least 10 years before separating from service and want to maintain their life insurance plan, will be enrolled in the After Service Life Insurance Plan (ASLI) which is a continuation of the GLI. For other situations, the transition qualifications and process vary according to the staff member's status and type of termination of appointment. Generally, all of the following must occur to establish eligibility:

- At least 55 years old at the time of retirement**
- Ten years of cumulative participation as an active staff member**
- Participation in life insurance at the time of retirement**

After Service Life Insurance (ASLI)

Under ASLI, retirees will receive free life insurance coverage without paying any additional premiums, however, the additional coverage for accidental death or dismemberment ceases after separation from service. Furthermore, the level of coverage will be reduced according to the age of the plan participant. The benefit amount decrease is determined according to an age scale as reflected in ST/IC/2002/63:

- between the ages of 55 and 69, coverage on separation from service is 50 per cent of the level of coverage in effect at the time of separation;**
- between the ages of 70 and 74, coverage is 25 per cent of the level of coverage in effect at the time of separation;**
- from the age of 75, coverage is 10 per cent of the level of coverage in effect at the time of separation, subject to the following conditions: minimum payment is \$5,000 and maximum payment is set at \$10,000 USD.**

How to find additional information

For more elaborate information about beneficiary assignment/s, benefits, premiums and level of coverage during and after service, we kindly invite you to read the Information Circular, Administrative Instructions and Benefits Booklets available in the different sections on this page or contact the UN Health and Life Insurance Section (HLIS) directly via hlis@un.org .

<https://www.un.org/insurance/content/life-insurance>