



HR MANUAL 2014

GROUP MEDICAL, LIFE & DISABILITY INSURANCE POLICIES

FOR

UNDP SERVICE CONTRACTHOLDERS



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1. INTRODUCTION

This document is intended to help staff of HR and Operations departments to better understand the insurance policy of the Service Contract Holders (SCH) and to address questions from the insured plan members.

Multilingual communication materials such as a dedicated website with among others a description of the coverage, broadcast messages and an electronic brochure have been developed for the insured persons (SCH). More information can be found in 3.5. – Communication.

Please do not hesitate to contact us if you have additional questions.

2. POLICIES

- UNDP has underwritten three corporate insurance policies in favour of the Service Contract Holders (SCHs)
 - **Medical cover for SCHs and dependents;**
 - **Life and disability cover for SCHs private life;**
 - **Life and disability cover for SCHs service incurred injury.**
- For the **medical policy**: The provisions of the contract apply to the SCHs. Once a local UNDP Country Office has opted to affiliate, the provisions shall apply to all their SCHs on a mandatory basis.

New

Dependents

As from 1 January 2014, dependents can affiliate to the medical policy on a voluntary basis. For more information, we refer to the section 'Procedures' below.

- **For the Life and Disability policies**: The provisions apply on a mandatory basis to all their SCHs. Dependents cannot be covered under the Life and Disability policies.

3. GENERAL PROCEDURES

Contact us

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3.1. Affiliation

3.1.1. Affiliation to the medical coverage

- **Service Contract Holders**

Once a local UNDP Country Office opts to affiliate, the medical coverage shall apply to **all the SCHs on a mandatory basis**.

The first step for a UNDP Country Office to enrol to the medical coverage is to provide Vanbreda International with the begin date of the Country Offices' affiliation to the medical part of the coverage and the first premium and eligibility declaration.

- **Dependents**

As from **1 January 2014**, dependents can affiliate to the medical insurance on a **voluntary** basis. The following conditions apply:

- Affiliation of dependents is only applicable for centrally declared country offices;
- The affiliation of dependents is voluntary with following affiliation rules:
 - A 3 months enrolment period starting on the date the country office confirms to open the plan for dependents, provided the period starts after 31 December 2013 and ends no later than 31 August 2014;
 - An enrolment period of 31 days after the following qualifying events:
 - Entry into duty of a Service Contract Holder;
 - Marriage;
 - Birth or adoption of an eligible child.
- Should a Service Contract Holder decide not to affiliate her/his dependents at the start of her/his contract, the dependents are entitled to affiliate during the annual enrolment period in 1-15 June of each year, and for the first time 1-15 June 2015;
- Should a Service Contract Holder decide to opt her/his dependents out after a certain period, then this decision is irrevocable and cannot be reinstated during the annual enrolment period.

To enrol dependents, please follow the internal process for enrolment.

3.1.2. Mandatory affiliation to the Life and Disability coverage (service incurred and private life)

Unless local UNDP Country Offices have made arrangements for group coverage under a local scheme, the provisions apply on a mandatory basis to all their SCHs.

The premium must be paid by the UNDP Country Office in respect of each SCH.

3.2. Premiums

The premium rates 2014 are as follows:

Medical cover for centrally declared country offices (New premiums 2014!)			
	Responsible for premium	Zone A	Zone B
Service Contract Holder (Subscriber)	UNDP	USD 51.50	USD 49.16
One Dependent	SCH	USD 60.09	USD 41.53
Two Dependents	SCH	USD 78.12	USD 53.99
Three or more Dependents	SCH	USD 96.14	USD 66.45

Medical cover for non-centrally declared country offices (New premiums 2014!)			
	Responsible for premium	Zone A	Zone B
Service Contract Holder (Subscriber)	UNDP	USD 51.50	USD 49.16

Zone A: Balkan, Eastern Europe, Middle East, North America, Central America, South America, Caribbean islands

Zone B: Africa, Asia, Oceania

Life and Disability cover (service incurred and private life)	
USD 8.88 per member per month	

3.3. Premium payment and eligibility declaration

Atlas

Most Country Offices are already being reported (both premium declaration and eligibility) through ATLAS by the UNDP SAS team in Copenhagen. For these countries, the premium declarations and eligibility exchange with Vanbreda International is done automatically.

For countries not yet reporting through Atlas, the following procedure applies:

Vanbreda International collects the premium for the medical (if chosen by the country office) and/or Life and Disability coverage on the basis of monthly premium and eligibility declarations made by the Country Office.

The standard procedure is as follows:

- Within 15 days after the end of each month, the Country Offices send an e-mail containing an electronic premium declaration to Vanbreda International (gp1@vanbreda.com). The declaration includes a completed premium declaration according to a template provided by Vanbreda International.

(See Annex I: individual details of each Staff Member: UNDP identification number, name, first name, date of birth, premium amount (for the concerned month and any retroactive adjustment), date of affiliation to the Plan, date of termination from the plan (very important));

- At the same moment, the Country Office makes a global payment on **Vanbreda International's USD account**: IBAN GB05 1850 0812 7789 04 (Swift code CITIGB2L) with CITIBANK, London, UK (full address: CITIBANK, Canary Wharf, 33 Canada Square, London E14 5LB, United Kingdom).

Important Notice: To allow Vanbreda International to attribute the payment to the correct Country Office, please enter country-specific information in the "comments" field on the invoice information page of the voucher in the ATLAS system. The information to be entered can be found in the document "summary of country-specific administrative procedures" (IF code_period_country). **Please contact us should you not have received the yearly document "summary of country-specific administrative procedures".**

3.4. Payments

For all your payments to Vanbreda International, please use the following account number and reference:

USD account: IBAN GB05 1850 0812 7789 04 (Swift code CITIGB2L) with CITIBANK, London, UK (full address: CITIBANK, Canary Wharf, 33 Canada Square, London E14 5LB, United Kingdom).

Please always mention the correct reference with the payment of your premiums **IF_period_country**.

3.5. Communication

Vanbreda International has a dedicated multilingual website for the participants of the UNDP SCH scheme.

The website provides information on coverage, on how to file for reimbursements, on how to contact us (toll-free lines!), on our **list of providers** that accept in patient direct payment, ... The website also contains forms, such as the **claim form**, that can be downloaded, filled in electronically and printed.

A **member brochure** is available to share with SCHs explaining all details on cover, claims processes and online services. An example is enclosed in Annex II.

Brochure

We kindly invite you to share the member brochure and the benefits schedule (Annex II and III) with the SCHs on a yearly basis to keep them up to date of their cover and the services we offer them.



3.6. ID cards

All affiliated members receive a personalized ID card with a unique reference number. The cards are automatically produced after registration in the Vanbreda International system and distributed through UNDP HQ to the Country Office concerned.

Distribution of ID cards

When receiving the cards, we kindly ask you to distribute the ID cards to the individual members and attach the letter in Annex IV to the cards with more information on how to get access to the personal website and Vanbreda International services.



In case of changes in the personal details mentioned on the ID cards, please correct the information in your system. In case your Country Office uses Atlas, the changes will be automatically reflected in the Vanbreda International system. In case of manual declarations to Vanbreda International, please inform us separately.

4. MEDICAL COVER

4.1. Cover and claims filing

All details on cover and claims filing can be consulted on the SCHs personal website. The website can be accessed as follows:

www.vanbreda-international.com

Go to and click on Member Access.
Fill in the personal reference number 244/xxxxx and date of birth of the SCH on the next screen.

The member brochure includes instructions on the how to use the website (Annex II).
The schedule of benefits is enclosed in Annex III.

4.2. Period of limitation

Claims shall be submitted by the SCH within two years after the date on which the expenses were incurred.

4.3. Currency of reimbursement

All reimbursements of claims and payment of premiums are made in USD.
The conversion of medical expenses incurred in a currency other than US dollar will be made at the UN-operational rate of exchange, in force on the date the claim form is signed.

5. LIFE AND DISABILITY COVER

5.1. Service incurred versus non service incurred accidents/injuries

The service time or operative time of the service contract holder starts from the time of leaving home (or the present place of residence) and continues until the service contract holder arrives back home (or at the present place of residence) for as long as the service contract holder is performing activities for the UNDP. In other words, accidents incurred **on the way from home to work and back** are considered as **service-incurred accidents**. An accident incurred during the weekend, is considered a non-service-incurred accident.

5.2. Life cover

5.2.1. Amount of indemnity

The capital sum payable on the Life of an Insured Person shall be:

1. **25.000 USD** in the event of Life by natural causes or by a non-service incurred related accident (injury).
2. **80.000 USD** in the event of Life caused by a service incurred related accident (injury).

5.2.2. Payment of indemnity

On the Life of an Insured Person, the Insurers will pay the Policyholder the capital sum insured on receipt of the following documents:

- The Insured Person's birth certificate or equivalent extract from the birth records in an official statistics form;
- The Life certificate;
- A satisfactory medical certificate stating cause of Life and whether resulting from accident or illness;

5.3. Permanent Disability cover

5.3.1. Total Permanent Disability

Permanent Disability is defined as «injury or illness resulting in disfigurement or loss of member or function which is incurable or lasting for at least 12 months and being thereafter beyond hope of improvement».

If the Permanent Disability is total, the Insurers will pay:

1. **40.000 USD** in the event of Permanent Disability by natural causes or by a non-service incurred related accident (injury).
2. **80.000 USD** in the event of Permanent Disability caused by a service incurred related accident (injury).

5.3.2. Partial Permanent Disability

If the Permanent Disability is partial, a proportion of the capital sum will be paid, according to the degree of disability in accordance with the disability scale as defined in the contract.

5.3.3. Payment of Indemnity

The indemnities are paid upon the statement of the permanent Disability by a physician acceptable to both the Policyholder and the Insurers.

ANNEXES

Annex I: Template for Van Breda submissions - SC Holders_version 00.xls

Annex II: Brochure for the Service Contract Holders

Annex III: Description of medical coverage

Annex IV: Welcome letter to SCHs