

PAHO Life Insurance Word document by Ana María Falquez

General terms: Both life insurance policies are voluntary and are offered upon appointment where, if enrolled within a 60-day window after appointment, staff are automatically enrolled. That is, no additional medical exams or requirements are requested and the deductions being form the first salary payment. Alternatively, staff members have the option to choose either or both plans during the course of their service at PAHO, but a medical exam and additional requirements may be requested by the respective insurance. The two plans offered are:

1. UN Group Life Insurance (administered by The Hartford Group):

The coverage amount is determined by the gross pensionable amount at the time of service, with a maximum coverage of \$300,000. For staff members who participated 10 or more years in this plan upon separation, they will maintain coverage after service for free (ie: no premiums are paid as a retiree).

However, the face value of the policy starts reducing as the years progress:

- Under age 55: One year of full coverage for each 10 years of participation.
- Age 55 to 69: 50% of coverage
- age 70 to 74: 25% of coverage
- age 75 onwards: 10% of coverage (maximum \$10,000 and a minimum of \$5000)

For staff members who participated for less than 10 years, they have the right to convert to an individual whole life policy at the time of their separation from the Organization. The decision to convert has to be made 31 days after the separation date and it is done by contacting the UN Life Insurance office directly.

2. WHO Voluntary Group Life Insurance (administered by WHO HQs offices in Geneva):

The coverage amount is in increments of \$1,000 with up to \$835,000 in coverage. Upon separation from the Organization, the staff member has free coverage for 3 months. Thereafter, the options are a) Premium remains unchanged but the benefit reduces; or b) Benefit remains unchanged but the premium increases. In both cases, coverage stops at age 69. The decision has to be made within 3 months of separation and it is done b contacting the WHO office directly.

When one of our former staff members passes away, and PAHO is notified (usually through the Staff Health Insurance office, which copies us), we review the former staff member's record to confirm if they participated in either or both insurances. If

that is the case, we then proceed to reach out to the designated beneficiaries so that we can guide them on what they need to submit to the respective insurance offices.

I hope this information is useful, but should you have any additional queries, please don't hesitate to reach out.

Sincerely,

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