

General Questions

Q.What do I do if my spouse or my dependent dies?

A. There are certain necessary measures to be completed. On this website under Resources, documents, you will find a 3 page document entitled "Important actions in case of death" with detailed instructions on what to do in case of death

Staff Health Insurance (SHI)

Please note that where applicable, SHI Rules are cited and available under Resources documents on this website

Q. I don't know if our insurance covers something, where can I get this information.

A SHI Rules are posted on the this website under Resources, documents. See section on Benefits.

Q. I am going to have surgery and the hospital demands a deposit. How do I get this from SHI?

A You must obtain an estimate from the hospital and submit it to SHI. shi@paho.org. Depending on the cost of the surgery, a prior approval from SHI Officer in HQ may be required. When accepted they will send payment of 80% of the cost directly to the Hospital and the remaining balance will be paid by the patient, unless under catastrophic. Under some circumstances, an appeal to SHI can result in SHI paying 100% to the hospital with the 20% patient responsibility begin deducted from future pension payments.

Q. How many months of prescribed medication may I receive at one time?

A. prescriptions are valid for up to a year. Dispensing, however is different. Our SHI rules allow for receiving up to 3 months supply of medication if the doctor has indicated that on the prescription.

Q. Is there a time limit for submitting claims for reimbursement of medical expenses?

A. Important: Claims must be submitted within 12 months from invoice date and there are very few exceptions to this Rule (SHI Rule C.11.1/C12.2)

Q. Does SHI accept receipts for payments in cash?

A. As of January 1, 2023, participants are strongly discouraged and not allowed above the thresholds established by the Comptroller and communicated annually to all participants. Requests for exceptions should be sent to the appropriate SHI Office and may be granted on a case-by-case basis. (SHI Rule C.28)

Q. I think that my catastrophic should have been active but I am not being reimbursed at 100%

A. The catastrophic limit is an additional reimbursement paid if, during the 12-month period prior to the date of reimbursement, the share borne by a staff member or former staff member themselves exceeds their catastrophic limit. (SHI Rule C.2) Each month the catastrophic limit is calculated for the previous 12month period, therefore the benefit is not continuous once reached unless the limits maintain the limit level.

Q. Where can I find my contribution to the staff health insurance for this year?

A. Every year in April SHI HQ sends a yearly statement. It is also available as a monthly breakdown on your individual Member Self-Service on the UNJSPF web page <http://www.unjspf.org>

Q. When a retired or serving staff member dies and has a spouse or dependent who is also covered by WHO/SHI what does the surviving spouse need to do to continue paying SHI and continue to be covered by WHO/SHI?

A. As of January 1 2023, continuation for those covered by SHI on the deceased account will be automatically renewed, and paid through pension benefits or by direct billing.

Medicare

Q. Can I still sign up for Medicare if I did not enroll because I was over 75 on 1 January 2019 when the opportunity to be reimbursed for premiums was first offered.

A. Yes, you can still be reimbursed for both your Medicare Part A and your Medicare Part B premiums, no matter your current age. Send an email to SHI to begin the process. shihq@who.int

Q. Do I have to file for reimbursement each year?

A Yes. Each year Medicare costs vary therefore you must send the Medicare reimbursement form located on this website at Resources, documents with proof of payment by email (preferred): medicare@paho.org or postal service Additional Medicare information also available on this website at Resources/documents

Third Party Administrator (TPA)

Q. What does Third Party Administrator (TPA) mean?

A. A TPA is used in the USA to administer the SHI rules and reimbursement process. They (TPA) use SHI rules and not the rules and processes of the TPA (Currently CIGNA but others have performed this service in the past) Using a TPA gives SHI members access to various preferred providers, some with major discounts on services offered.

Q I am told by the TPA that "x" is not covered but the Rules say that it is. What action can I take?

A. It sometimes happens that TPA processing has not recognized that you are under PAHO Rules, not those of a TPA generated insurance. You need to call the number on the back of your card and request the claim to be resubmitted under PAHO/WHO Rules.

SHI Online

Q. I am needing to submit my claims through SHIOnline for the first time and I am told that I need an external account. How do I obtain this?

A. You can send a message to shi-online@who.int and an account will be created for you. Once notified that your account is created you can follow instructions listed on this website to submit claims.

Q. What are the steps to submit a claim on SHI Online?

A. Steps to submit your claims online

1. Choose claim form – Claim for Reimbursement
2. Choose the patient's name
3. Enter your phone number
4. Indicate if your claim is related to an accident
5. Choose only one currency per claim
6. Maximum 5 bills or prescription per claim
7. If the prescription has multiple medications and they have been purchased at different pharmacies, a maximum of 3 bills for that prescription should be considered as a single bill - expense line
8. You must always include the prescription of the medications in each claim
9. Prescriptions are valid for a maximum of one year
10. Upload your documents:
11. Invoice, proof of payment, prescription ...
12. Upload scanned or photographed documents PDF, JPEG, BMP or DOC format
13. Check the two boxes below indicating that by submitting the claim, you confirm it is compliant with the SHI rules and that you have included the prescriptions required.
submit your claim

Q. If my claims are related with the same day of the visit to the physician, what can I do if the system only allows for five attachments?

A. For processing it is necessary to limit attachments, therefore you will have to submit several claims even though it is for the same visit. As the system only accepts claims over US\$50.00 try to divide them so that the two or three claims you submit account for that amount. Remember that every purchase of service or medicine must be accompanied by the respective physician prescription. For example, you can send the physician bill and the laboratory bill and physician prescription for the analysis in one claim and the purchase of drugs and corresponding prescription in another claim, as long as they amount for more than US\$50.00. Remember that every prescription must have the physician's name, his medical college number, his signature and if possible, his medical stamp and the date of issuance.

UNJSPF Pension

While we have tried to answer some FAQ in this section, we encourage you to consult the UNJSPF website (<https://www.unjspf.org>) whose revised website has detailed information on these and other pertinent questions and is quite user friendly to navigate.

Q. Do I continue to use my Pension number as a beneficiary?

A. No, a Unique Identification Number (UID) will be issued and you must indicate this retirement number on your correspondence to the Pension Fund.

Q. May I obtain a statement from the UNJSPF confirming that I am receiving a periodic benefit?

A. Yes, the UNJSPF will issue such a statement upon receipt of your written request bearing your original signature. Once requested, the Fund will provide you a yearly statement automatically

Q. Can I get an identity card from the Pension Fund?

A. The Pension Fund does not issue identity cards to its beneficiaries. However, your former employer (PAHO/WHO), generally through their Security and Safety Service, may provide you with a retiree identification card.

Q. Will I receive communications periodically from the Pension Fund?

A. The Fund communicates via email with an annual letter and other timely information.

Q. What other information am I required to submit to the UNSPF while in receipt of a benefit?

A. You must submit the Certificate of Entitlement to the Fund each year to prove that you are still alive so that the pension continues. Additionally, You must inform the Fund of any changes in your basic demographic data: address, email, country of residence and in family status, e.g. divorce, death of a spouse or child.

Q. Where should I send my correspondence?

A. Always send your correspondence to the UNJSPF Office geographically closest to you.

NEW YORK Telephone: +1 (212) 963 69 31 Fax: +1 (212) 963 31 46

Visit: (presently unavailable due to pandemic)1 Dag Hammarskjöld Plaza ,37th floor

Mail: UNJSPF United Nations P.O. Box 5036 New York, NY 10017 USA (except for urgent matters (see www.unjspf.org). Certain exceptions such as death notices have their own address.

www.unjspf.org You can contact the Fund through the website – go to

CONTACT US and fill out the form

Q. I do not have my UID. How can I find it?

A. Send an email to request UIDonly@unjspf.org You must include the following information in your email so that your identity can be verified by the MSS support team and they can assist you: your full name; your last employing organization before separation from service; your last duty station; your former five-digit alpha numeric retirement number.

Q. How can I access my Member Self Service (MSS) Account?

A. To create a Member Self-Service account, you need to have your Unique Identification Number (UID), your last name as it is written in official documents and is registered at the UNJSPF, your date of birth and an e-mail account (it is suggested that you use a personal email account in case job/professional ones change). Procedures for opening an account are found on the UNJSPF website <https://www.unjspf.org>. There is a blue tab on the home page which will lead you to establishing an MSS.

Q. Supposing I become very ill and I am unable to manage my own affairs/sign my Certificate of Entitlement etc. What happens to my benefit? What do my family members/friends have to do?

A. If you are unable to sign your Certificate of Entitlement due to ill health the UNJSPF accepts thumbprints. The first time this occurs, you would need an attached medical certificate or statement from your treating physician on official letterhead in English or French providing the physician's original signature, and the date, attesting to the incapacity to sign the form, and indicating the nature of your medical condition. In addition, the retiree/beneficiary's thumbprint must be duly authenticated by their attending physician in the designated field ON the CE form, including the doctor's full name, his/her title, stamp/seal of office and his/her original signature. In following years, UNJSPF will accept a UN official's witnessing of the thumbprint.

However, if you were no longer able to take care of your financial affairs, the UNJSPF would need the documents proving a court appointed guardian who would sign UNJSPF documents on your behalf. Please note that the Fund does not recognize a "power of attorney".

Q. Can I borrow against my pension?

A. No, there is no provision in the Fund Regulations that would permit you to borrow against your pension. There is, however an emergency fund set up to provide financial assistance for beneficiaries, who are in receipt of a small pension, and are facing temporary hardship. <https://www.unjspf.org/for-clients/emergency-fund/>

Q. I am having problems with the *Digital Certificate of Entitlements*, who can I contact for help?

A. 1) <https://www.unjspf.org/for-clients/digital-certificate-of-entitlement/> will give you a step-by-step procedure in English, French and Spanish.

2) New York Office: 1-212-963-6931, Toll-Free numbers for most countries are available at: <https://contact.unjspf.org/>

3) Send an email to dce@unjspf.org explaining your difficulty and they will respond.

Q. In the event of my death how long would it take for my spouse to obtain a benefit?

A. The UNJSPF ensures that on the death of a beneficiary the review of the file is undertaken as a priority to determine survivor's benefits. It facilitates matters if all of the relevant documents regarding survivors are already in place, marriage certificate, the birth certificate of children under age 21 or disabled and a verified signature of your spouse.