Formalities concerning the death of a WHO retiree
A guide for retirees and their survivors to ensure continuity of the UN pension and of the WHO health insurance

The purpose of this guide is to encourage retirees to anticipate the elements of procedure to be followed by their survivor - usually their spouse - beneficiary of a UN pension and WHO health insurance coverage and to have available the necessary documentation.

It is highly recommended that the retiree starts preparing his/her file and documentation as early as possible after retirement.

Although not strictly part of this guide we felt that it might be useful to provide a non-exhaustive checklist of other issues that will need to be addressed – see part 3 on page 5.

1. UN Pension

_Pensions are administered by the UN Joint Staff Pension Fund (UNJSPF)_

Survivor’s benefit is payable to a surviving spouse if they were married before his/her separation from service and continued to be married until the date of death. A survivor’s benefit may be payable to a divorced spouse if they were married continuously for at least ten years and death occurs within 15 years of separation from service. A child’s benefit is payable if the child is less than 21 years at the time of death of the parent or if the child is recognized as disabled.

**Formalities required**

Instructions on what to do are listed under the website [https://www.unjspf.org/emergency/](https://www.unjspf.org/emergency/)

At the time of retirement or as soon as possible thereafter:

The Pension Fund invites all retirees with dependants to provide copies of the following documents to the Fund:
- Birth certificate of the retiree
- Marriage certificate or, if applicable, divorce decree, or the Livret de Famille if available
- Birth certificate of spouse
- Birth certificate of each child under the age of 21.

Please inform the Fund of any change in the retiree marital status and family composition and provide supporting documentation.

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1 You can also use this website to update your file or in case of non-receipt of the monthly benefit
**How to inform of the death of a retiree:**

Communications relating to the death of a retiree or beneficiary are treated as priority by the UNJSPF.

The quickest way to notify the Fund is by sending an email to Deathrelated@unjspf.org. This address is the same wherever the retiree resided.

Alternatively, depending on where you reside, you may call one of the two UNJSPF telephone numbers or mail the information to one of the addresses below or pay a visit in person:

**For retirees living in Europe, Africa and the Middle East:**

**UNJSPF Geneva office**

**Phone:** +41 (22) 928 88 00

**Mailing Address:**
UNJSPF  
c/o Palais des Nations  
1211 Geneva 10  
Switzerland

**In person:**  
Du Pont de Nemours Building  
Chemin du Pavillon 2  
1218 Grand-Saconnex  
Switzerland

Visits are welcome from Monday to Wednesday and Friday (not Thursday) from 08.30–17.00. You may wish to call + 41 22 928 88 00 to schedule an appointment.

**For retirees living in other countries:**

**UNJSPF New York office**

**Phone:** +1 212 963 6931

**Mailing Address:**
UNJSPF  
1 DHP, 37th floor  
885 Second Avenue  
New York  
NY 10017 USA

**In person:**  
37th floor  
1 Dag Hammarskjöld Plaza (DHP)  
Corner of 48th Street and 2nd Avenue  
New York, USA

Visits are welcome from Monday to Wednesday and Friday (not Thursday) from 09.00–17.00. No appointment is needed. Walk-in, register and a Client Service staff member will be with you.
What information should be provided:

• The deceased’s full name
• The deceased’s date of birth
• The date of death (day/month/year)
• The deceased’s Pension Fund reference number (UNJSPF Unique ID or Retirement number), if known
• The deceased’s official mailing address
• If possible, kindly also include:
  o Contact details of the surviving family
  o Any additional information that could be helpful

Most important, the new beneficiary must send the following documentation to the Fund, by mail:

• Original of the death certificate
• Copies of:
  o Valid passport or identity card of the spouse/other beneficiary\(^2\) which bears a signature
  o Marriage certificate or, if applicable, divorce decree, or the Livret de Famille if available (if not done previously)
  o Birth certificate of spouse/other beneficiary\(^3\) (if not done previously)
• Completed Form PENS E2\(^4\) with an authenticated signature\(^5\) and with complete details of the bank – see below

When completing the form, the pension number of the new beneficiary will be the same as the number of the deceased pensioner. The information should include the bank account name, the account number, the bank sort code, IBAN (or routing number as appropriate) and the address of the bank to which the benefit is to be paid, and the currency in which the beneficiary requests payment.

If the new beneficiary wishes to benefit from the two-track pension system in local currency, s/he should also fill in and send Form PENS E10 Declaration of country of residence\(^6\), together with proof of country of residence.

Both forms must be sent by mail with original signatures. This may take time and there may be delays in case of missing information or documents. It is therefore suggested that retirees “BE PREPARED” for the event and prepare the potential survivor. The necessary documents, up-to-date information for communication, etc. can be kept safely and within easy reach, to be used as and when needed – of course, with the exception of the death certificate.

Form PENS E2 and PENS E10 are available on the website www.unjspf.org and, as indicated in footnotes 4 and 6, copies are attached to this document for ease of reference.

Remember to always have the retiree’s Unique ID Number handy when contacting the UNJSPF

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\(^2\) E.g. Child under the age of 21
\(^3\) E.g. Child under the age of 21
\(^4\) Copy shown on pages 7-8
\(^5\) Signatures must be authenticated by a UN/WHO official or by the local authority
\(^6\) Copy shown on pages 9-12
2. WHO Health Insurance

*WHO Health Insurance is administered by the WHO Staff Health Insurance (SHI)*

After the death of a former staff member, the surviving spouse and/or children, a surviving parent, brother or sister of the former staff member are eligible to continued participation provided that:

- they were insured at the date of his/her death
- application for continued participation is made **within 90 days** of being informed by the SHI Officer that SHI participation may be continued. Failure to apply or renunciation of SHI coverage excludes the dependants and other eligible family members from participation at a later date.\(^7\)

SHI must be informed:

- By email at [shihq@who.int](mailto:shihq@who.int) (recommended)
- Or, if not possible, by mail to:

**WHO/SHI**  
20 avenue Appia  
1211 Genève 27  
Switzerland  
Tel: +41 (0) 22 791 18 18

Copies of the death certificate and of the Form PENS E2 (plus form PENS E10 if appropriate) should be attached to the correspondence.

SHI will send the survivor Form WHO 90.3\(^8\) which should be returned to them **within 90 days**.

**Important reminder:** Failure to apply before the deadline or renunciation of the coverage will exclude the beneficiary from participation at any future time.

*Document prepared by Michel Fèvre and the AFSM Executive Committee, January 2018*

AFSM suggests that you do **not** use the forms printed in this guide, which are provided only for your information and guidance. We recommend that you download the latest versions of these forms from the relevant websites.

*AFSM will endeavour to keep retirees up-to-date on procedures:*  
**Association of Former WHO Staff Members (AFSM)**  
Office 4141  
WHO  
20 avenue Appia  
1211 Genève 27  
Switzerland  
Tel+ 41(22) 791 31 92/3103  
email: aoms@who.int  

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\(^7\) Staff Health Insurance Rule E12

\(^8\) Copy shown on pages 13-14
3. Checklist of some other things to do following bereavement

Legal Issues
- Register the death and obtain several copies of the death certificate. We suggest between 10 and 20 depending upon the diversity of the affairs of the deceased.
- Contact a funeral director to arrange the funeral
- Notify the deceased's solicitor if there is one
- Notify the executors named in the will. If there is no will, decide who to appoint as administrator to administer the deceased's estate

Financial
- Contact other pension providers if the deceased received any other pensions
- Notify banks, building society, credit union, post office, companies in which shares are held, etc.
- Cancel direct debits/standing orders in the deceased's bank or building society
- Cancel subscriptions to associations, societies, clubs, magazines etc.
- Inform insurance companies
- Contact the Department of Social Protection if the deceased was receiving a benefit
- Contact any hire purchase/loan companies
- Contact the tax office about possible tax refunds/credits

Housing
- If the deceased held a mortgage, inform the mortgage lender
- If living in rented accommodation, inform the landlord and arrange to have the name on the tenancy agreement changed
- Inform the household utility providers
- Contact the post office to re-direct post to the executor or administrator of the estate

Miscellaneous
- Contact the local health office of the deceased or voluntary organisation if they were receiving community care health services
- Contact the doctor/hospital/dentist if the deceased was awaiting any appointments
- Contact the travel agency, hotel, airline etc., if the deceased had made reservations
Personal notes

Name:

UNJSPF Unique ID or Retirement number:

SHI Number:

You may also wish to record here the reference numbers of other important documents such as tax forms, social security, insurance policies etc. for each of the countries in which you reside or hold assets, and their relevant administrations.
UNIQUE NATIONS JOINT STAFF PENSION FUND

INSTRUCTIONS FOR PAYMENT OF DISABILITY OR DEATH BENEFIT(S)

PLEASE PRINT OR TYPE

Important Notes:

I. Use this form to submit payment instructions ONLY for Disability or Death benefits payable under the UNJSPF Regulations. For other types of benefits, please obtain the appropriate form from the Secretary of your Staff Pension Committee or the Pension Fund's website: unjspf@un.org.

II. Check the appropriate box below for the type of benefit to which you are entitled under the UNJSPF Regulations.

III. All sections of the form overleaf should be completed and the form should be signed by you as a beneficiary of the UNJSPF. When completing the form, please bear in mind that your benefit must be paid to a bank account in your name or to a joint account which includes your name. Only in exceptional cases, where a beneficiary does not have a bank account and is unable to open one, can payment be sent in care of a UN office. Payment cannot be remitted to a mailing address, nor can it be made to third party. Your signature on the form must be duly authenticated or witnessed, either by an officer of the United Nations or a local governmental authority. The full name, official title and signature of the Official authenticating your signature and their stamp/seal of office must be affixed to this form. If your signature is not authenticated or witnessed, your payment instructions will be returned which will delay the processing of your benefit.

IV. You are invited to provide Emergency contact details, for use by the UNJSPF ONLY when all efforts to reach you through normal channels fail.

V. For assistance in filling out this form, please consult with the Secretary of your Staff Pension Committee.

VI. Upon completion, submit both pages 1 & 2 to the Secretary of your Staff Pension Committee.

TYPE OF BENEFIT DUE UNDER THE UNJSPF REGULATIONS:

a) Disability benefit (Article 33)

b) Widow’s benefit (Article 34)

c) Widower’s benefit (Article 35)

d) Divorced surviving spouse’s benefit (Article 35 bis)

e) Annuity for spouse married after separation (Article 35 ter)

f) Child’s benefit (Article 36)

g) Secondary dependant’s benefit (Article 37)

h) Residual settlement (Article 38)
UNITED NATIONS JOINT STAFF PENSION FUND

INSTRUCTIONS FOR PAYMENT OF DISABILITY OR DEATH BENEFIT(S)

PLEASE PRINT OR TYPE

FIRST (MIDDLE) (SURNAME)

hereby submit payment instructions for the benefit(s) that becomes (become) payable under the UNJSPF Regulations.

CURRENCY OF PAYMENT: (Please Specify) ACCOUNT TYPE: (Checking/Savings)

NAME OF FINANCIAL INSTITUTION

(SWIFT CODE of Financial Institution)

ADDRESS

(CITY, STATE, POSTAL CODE, COUNTRY)

BANK ACCOUNT NUMBER / IBAN

Please provide any other bank identifiers like local routing codes (e.g., ABA, ABI/CAB, BLZ, Sort code, etc.)

NOTE: To facilitate transfer of funds, please provide a document from your bank indicating bank codes and preferred routing for international payments.

My Contact details:

Mailing Address: ______________________________

(Street)

(City) (Zip code)

(State) (Country)

E-Mail: ______________________________

Telephone Number: (_______) ________

Emergency Contact Details:

Name / Relationship: ______________________________

E-Mail: ______________________________

Telephone Number: (_______) ________

Mailing Address: ______________________________

Date: (Day) (Month) (Year)

Beneficiary's Signature 1

IMPORTANT: BENEFICIARY'S SIGNATURE WITNESSED, VERIFIED AND CERTIFIED AS AUTHENTIC BY:

(Print Full Name of UN Officer or Governmental Authority)

(Official Title)

Signature) 1

Date: (Day) (Month) (Year)

AFFIX OFFICIAL STAMP HERE

1 The completed form bearing ORIGINAL SIGNATURES must be submitted to the Fund; no faxes or e-mails will be accepted.
1. The completion of form PENS.E/10(10/12) and its submission together with proof of your country of residence is **optional**; you do not have to submit either the form or proof of residence in order to receive your pension benefit.

2. Please note that the currency in which your pension is paid is not dependent on whether or not you provide proof of residence; your pension entitlement may be paid in the currency of your choice, with the conversion rate established in accordance with the provisions of the Pension Adjustment System (JSPB/G.4/Rev.16). The submission of form PENS.E/10 does not automatically incorporate a change in payment instructions. Therefore, if you would like to change your currency of payment at the same time as submitting form PENS.E/10, you must submit a separate duly completed, dated and signed original PF.23 form in order for a change in payment instruction to take effect.

3. If you do not submit form PENS.E/10, your pension will be established in U.S. dollars in accordance with the Regulations of the Fund; subsequently, it will be adjusted annually based on the movement of the United States consumer price index (US CPI).

4. Should you decide to submit form PENS.E/10 with proof of your country of residence, a pension record in the local currency would be established for you, in addition to the dollar pension record. Please note that form PENS.E/10 declaring your country of residence after separation cannot be dated and submitted before the start of the UNJSPF entitlement to a benefit and should be submitted together with acceptable proof of residence in the form of a certificate issued by a national or local government authority. An affidavit or statement from a non-governmental source will not be accepted as proof of residence in a particular country. As the proof of residence, in effect, extends your pension coverage, it should relate to a country in which you reside most of the time during the year, i.e., six months or more of any given year. Some indications of the types of acceptable certificates for various countries are attached.

5. The amount of the initial local currency pension record will subsequently be adjusted annually on the basis of the movement of the consumer price index of your country of residence, as published in the United Nations Monthly Bulletin of Statistics. As indicated in paragraph 3 above, the amount of the U.S. dollar pension record will be adjusted by the movement of the US CPI.

6. Under the two-track pension adjustment system, the pension amount you receive would not be less than the amount under your local currency track record. Thus, the purchasing power of your pension in relation to the cost-of-living in your country of residence would always be secured.

7. If the amount in the U.S. dollar track record, converted into its local currency equivalent for each quarter of the year in accordance with the provisions of the pension adjustment system, is higher than the amount in the local currency track record, you will be entitled to payment under the U.S. dollar track record subject, however, to a maximum payment of 110 per cent of the amount under the local currency track record. (Note: If separation from service took place prior to 1 July 1995, the local currency track record may be 120 per cent, as opposed to 110 per cent.)
8. Depending on the applicable exchange rates and on inflation both in the U.S.A. and in the country of residence, the differences between the amounts in the local currency track record and in the dollar track record (the latter being the same at all locations) may vary considerably over time. It is, therefore, important that you read carefully the provisions of the pension adjustment system before deciding whether or not to submit form PENS.E/10.

9. To assist you in making your decision, you may write to the secretary of your local staff pension committee and request an estimate, based on the information available at the time of the request, of what your two-track pension amounts would be, if you were to submit proof of residence in a particular country. In making your decision you should take into account both short-term and long-term considerations. As indicated in paragraph 6 above, establishment of a local track record ensures protection of the future purchasing power of your pension in local currency terms against inflation and exchange rate fluctuations.

10. When your completed form PENS.E/10 is received by the Fund and the proof of residence is accepted, steps will be initiated to establish your local currency pension record. In the meantime, we will continue to pay your pension entitlement on the basis of the dollar track only. If your proof of residence is submitted within six months of the commencement of your entitlement, the local currency pension record will be applied from the date of your entitlement, along with any consequential retroactive payments which may become due to you. If the proof of residence is not provided within six months from the date of your entitlement, the local currency base amount will still be calculated as from that date, but applied only as from the beginning of the quarter following its receipt, without any retroactive payments.

11. Should you decide not to submit proof of residence at this time and, therefore, to have a dollar track record only, you may still submit form PENS.E/10 and proof of your country of residence at a later date. You should, however, note that:

   a. Once you have submitted proof of your country of residence you remain permanently on the two-track system.

   b. You will not be able to renounce the local currency track and revert to the dollar track only. (If you re-locate to the U.S.A., then your local currency track will be the same as your dollar track as long as you continue to reside in the U.S.A.).

   c. If you move to another country, you will have to submit a new proof of residence, in order to have your pension adjusted according to the consumer price index of the new country of residence. Please note that if you fail to provide such proof, your pension would, in that case, not be adjusted at all until you have provided satisfactory proof of your residence in the new country.

12. The provisions of the UNJSPF Pension Adjustment System are contained in the enclosed document JSPB/G.4/REV.16. The importance of your reading that document carefully cannot be over-emphasized. If you have any questions, please do not hesitate to address them to the Fund’s central secretariat in New York or Geneva or to the secretary of your local staff pension committee.
ACCEPTABLE PROOFS OF RESIDENCE FOR SELECTED COUNTRIES

Proof of residence is acceptable if it is issued by national or local governmental authorities. It must indicate the full name and address of the beneficiary. Documentary evidence will be accepted only if the "issue date" shown thereon is after the date of separation, except that beneficiaries resident in the country of their nationality which was also their last duty station may submit PENS E10 and certificates with an "issue date" that precedes the date of separation but by not more than one month. For beneficiaries whose benefits are already in payment, the "issue date" should not be more than six months before the date of submission. Most governments provide residents (whether nationals or non-nationals) with a Certificate of Residence or Domicile. Certificates of Residence are issued in different countries by the Ministry of Interior, the Police, the Municipality, Population or Vital Statistics Registration Office, or Immigration authorities. Alternatively, certified resident Income Tax returns may be submitted. Examples of acceptable proofs of residence are:

**Austria:**
- Meldebestätigung or Bescheinigung der Mel dung issued by Austrian Authorities;

**Canada:**
- Certificate of Residence or Domicile issued by the Municipality;
- Certificate of Permanent Residence issued by Immigration Canada;
- Certified copy of latest resident Income Tax return;

**France:**
- Carte de séjour;
- Certificate of Residence;
- Two official documents confirming the address of the "résidence principale" (if above documents cannot be obtained);

**Italy:**
- Certificato di Residenza, issued by the Servizi Demografici, L'Ufficio di Anagrafe;
- Dichiarazione di Soggiorno per Stranieri issued by the Ministry of Interior, General Department of Police, Foreigners' Division;

**United Kingdom:**
- Certificate of Residence issued by the District Council, the local Police or the Inland Revenue;

**Switzerland:**
- Copy of Autorisation d'Établissement;
- Certificate of Residence issued by the Office Cantonal de la Population of the Canton.

**United States:**
- Copy of national passport stamped by United States Immigration Authorities upon arrival, and/or alien registration card (green card).

**Other examples:**

- **Australia:**
  - Certificate of Residence issued by the local Council or by the Department of Immigration;
  - Statutory Declaration accompanied by two utility/service bills showing name and address.

- **Belgium:**
  - Extract from the Registry of Population;

- **Burkina Faso:**
  - Certificat de Résidence issued by the local Police;

- **Chile:**
  - Certificate of Domicile issued by the Comité de Medicina del Trabajo;

- **Columbia:**
  - Certificado de Residencia issued by the Alcalde;

- **Côte d'Ivoire:**
  - Certificat de Résidence issued by the local Police;

- **Denmark:**
  - Bopælægnet issued by the Folkeregister;

- **Ethiopia:**
  - Certificate of Domicile issued by the Dwellers Association;

- **Germany:**
  - Certificate of Residence issued by the Bürgerschaftliche Stelle;

- **Iceland:**
  - Certificate of Residence issued by the Ordnungspolitische Dienst;

- **Jamaica:**
  - Certificate of Residence issued by the local Police;

- **Japan:**
  - Jumin-ho issued by the Ministry of Household Registry;

- **Libyan Arab Jamahiriya:**
  - Certificate from the Ministry;

- **Malaysia:**
  - Certificate of Residence issued by the local Police;

- **New Zealand:**
  - Certificate of Residence issued by the local Police or by the Department of Immigration;

- **Norway:**
  - Certificate of Residence issued by Folkeregister;

- **Netherlands:**
  - Extract from the Register of Population;

- **Peru:**
  - Certificate issued by the Guardia Civil;

- **Senegal:**
  - Certificate of Residence issued by the local Police;

- **Spain:**
  - Certificado de Residencia issued by the Ayuntamiento or the Autorización de Residencia issued by the Police;

- **Sweden:**
  - Extract from the Parish Register;

- **Syrian Arab Republic:**
  - Certificate of Residence issued by the Mayor, or corresponding authority of the City;

- **Thailand:**
  - Copy of House Domicile Registration;

- **Togo:**
  - Certificate de Résidence issued by the local Police.

**Note:** The above list is not exhaustive. Other documents may be acceptable to the Fund if a beneficiary is unable to secure a document listed above or a similar one. However, acceptability of the proof submitted must be determined on an individual basis.
DECLARATION OF COUNTRY OF RESIDENCE

IMPORTANT
Please Enter Your Retirement Number

R: ____________________________

1. THE SUBMISSION OF THIS FORM IS OPTIONAL. Please refer to Annex III of the Regulations, Rules and Pension Adjustment System of the UNJSPF (JSPB/G.4/Rev.16), and the Information Note on Declaration of Country of Residence (PENS. E/10N), which should be studied carefully. If you decide to complete form PENS.E/10, please return it together with the required certificate of residence.

2. A declaration of your country of residence is not effective without a certificate of residence issued by a national or local government authority. The certificate of residence must be issued after the date of separation from service. Its acceptance will enable you to avail yourself of the provisions of the two-track Pension Adjustment System under which your entitlement each quarter will be the greater of the local track or the local currency equivalent of the US dollar track for the given quarter, subject to a maximum of the local track plus the applicable margin, currently 10%.

3. If you submit form PENS.E/10, it cannot be dated or submitted more than two weeks before the commencement date of the UNJSPF entitlement. All future communications concerning your entitlement will be sent to the address given on that form, unless a reasonable explanation is provided for doing otherwise. Should you change your address, whether or not this involves moving to a different country, it is essential that you inform us immediately.

4. If you do NOT submit form PENS.E/10, your benefit will be established in US dollars and will then be adjusted in accordance with the United States Consumer Price Index (US CPI). You may however, at any time in the future, declare your country of residence and submit form PENS.E/10.

A. DECLARATION OF COUNTRY OF RESIDENCE

Having taken note of paragraphs 1, 2, 3 and 4 above,

I, ____________________________
(Surname) ____________________________
(First) ____________________________
(Middle) ____________________________
declare my residence as a UNJSPF beneficiary as follows:

My country of residence is: ____________________________

My home address is: ____________________________

Telephone No: ____________________________
E-mail: ____________________________

B. PROOF OF RESIDENCE AND PAYMENT OPTIONS

A certificate of residence issued by a national or local government authority is attached [ ]
A duly completed, dated and signed original change of payment options form PF.23 is attached (NB: Submission of this form is optional and necessary ONLY if you would like to make a change in your payment options, including a change in currency of payment) [ ]

I understand that, having submitted proof of my country of residence and thereby having become entitled to the two-track Pension Adjustment System, I will remain permanently under that system and I will not be able to withdraw from that system. I undertake, in the future, to notify the Fund of any change in my country of residence as soon as it occurs. I understand that failure to do so, or providing a false statement, may lead to the loss of my entitlements under the pension adjustment system.

Date: ____________________________
(DD/MM/YY) (please see paragraph 3 above)

Signature: ____________________________

*NOTE: The completed forms bearing your ORIGINAL SIGNATURE must be submitted to the Fund, no faxes or e-mails will be accepted.
WHO STAFF HEALTH INSURANCE
APPLICATION FOR CONTINUED PARTICIPATION UPON RETIREMENT

For details of eligibility please refer to the Staff Health Insurance Rules (e-Manual III.20 Annex 7.A)

Staff member (or surviving spouse/dependant)

<table>
<thead>
<tr>
<th>Full name</th>
<th>Date of birth</th>
<th>Marital status</th>
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Date of separation from service | Staff No. | UNJSPF No. |
---------------------------------|----------|------------|
                                    |          |            |

☐ I am retiring from WHO on or after my fifty-fifth birthday and have completed at least 10 years' participation in the Staff Health Insurance, of which 5 years have been continuous, in accordance with the SHI Rules.

☐ I am retiring from WHO at official retirement age and have completed at least 5 continuous years' participation in the Staff Health Insurance in accordance with the SHI Rules. I agree to pay the lump sum required for each year or portion of a year that my participation is short of 10 years.

☐ I am separating from service upon the award of a disability benefit by the UN Joint Staff Pension Fund.

☐ I am the surviving spouse/dependant of a deceased staff member/retired staff member.

I wish to continue to participate in the WHO Staff Health Insurance together with my eligible family members listed below who are already insured.

Spouse (already insured)

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<tr>
<th>Name</th>
<th>Date of birth</th>
<th>Date of marriage</th>
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☐ My spouse has less than 10 years' participation in the Staff Health Insurance. I agree to pay the lump sum required for each year or portion of a year that participation is short of 10 years.

Children (already insured)

| Name | Date of birth | Retiree provides main & continuing support for child | If the child is 18 or over
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Secondary dependant (already insured)

<table>
<thead>
<tr>
<th>Name</th>
<th>Date of birth</th>
<th>Mother</th>
<th>Father</th>
<th>Brother</th>
<th>Sister</th>
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☐ My recognized secondary dependant has less than 10 years' participation in the Staff Health Insurance. I agree to pay the lump sum required for each year or portion of a year that participation is short of 10 years.

Continued overleaf
Mailing address

Number & street

Postal code City

State or province Country

e-mail address Telephone number

Bank account details for SHI reimbursements

Name of bank RIC/SWIFT code

Number & street

Postal code City

State or province Country

Bank account No./IBAN Currency of bank account

Staff Health Insurance Contributions

- I authorize the UN Joint Staff Pension Fund to deduct from my monthly pension benefit, and to remit directly to WHO, my contributions to the WHO Staff Health Insurance.
- I authorize the UN Joint Staff Pension Fund to provide information regarding the amount of my pension benefit to the WHO Staff Health Insurance.
- I am aware that the contributions may be revised in future, either due to revision of the amount of my pension benefit or due to changes in the contribution rate.
- I note that I must address all queries regarding SHI contributions to the WHO Staff Health Insurance.
- I note that I must provide written notice to the WHO Staff Health Insurance at least 6 months in advance if I decide to cancel SHI cover for myself or any of my insured family members.
- I certify that all the facts presented by me above are correct. I shall notify the WHO Staff Health Insurance immediately of any changes.

Signature: Date:

WHO 90.3 E (01 2012)

THE COMPLETED AND SIGNED FORM MUST BE RECEIVED BY INS/HQ
WITHIN 90 DAYS OF THE DATE OF SEPARATION FROM SERVICE