



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

Revised edition: 2024 (Modifications to Formalities Required on page 2)

This guide provides information on preparing the necessary documents for one's surviving spouse and eligible children to ensure continuity in receiving UN Pension benefits and the WHO health insurance coverage.

It is highly recommended that the retiree starts preparing their file and documentation, including a pre-filled-out PENS E/2 form (details below), as early as possible after retirement. Also inform spouse/survivor of the annual requirement to submit Certificate of Entitlement, the possibility of having access to the Member Self-Service, and the importance of keeping contact details up to date with the UNJSPF.

At the end of this guide is a non-exhaustive checklist of other issues that might need to be addressed.

1. UN Pension

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

A survivor's benefit is payable

- To a surviving spouse if married to the deceased retiree before their separation from service and continued to be married until the date of death.
- To a surviving spouse married after the retiree's separation from service for whom retiree had purchased an annuity.
- To a former spouse who meets the following conditions:
 - They were married to the participant/retiree for a minimum continuous period of 10 years during which the staff member paid contributions to the UN pension fund;
 - The participant's death must have occurred within 15 years of the date the divorce became final unless the participant/retiree was under legal obligation to pay maintenance to the former spouse;
 - The former spouse must be at least 40 years old, otherwise, payment will start on their 40th birthday;
 - The divorce settlement does not contain an explicit renouncement of the UN pension benefit entitlements by the former spouse.

If there is more than one surviving spouse married to the retiree, the benefit will be divided equally between the spouses, and upon the death of each such spouse the benefit will be equally divided among the remainder.

If there is a surviving spouse and a former spouse who is eligible, then the benefit is divided between the spouse and former spouse(s) in proportion to the duration of their respective marriages to the retiree.

A survivor's child benefit is payable to a child who is less than 21 years at the time of parent's death or if the child is recognized as disabled.

Generally, the amount of a surviving spouse benefit equals half of the retiree's benefit (before any lump sum calculation).

FORMALITIES REQUIRED

Instructions on webpage <https://www.unjspf.org/emergency/>, recapped below.

The Pension Fund invites all retirees with dependants to provide copies of the following documents to the Fund. If not already provided at the time of retirement, please send as soon as possible via MSS Document Upload or by mail:

- Birth certificate of the retiree
- Birth certificate of spouse
- Marriage certificate or, if applicable, divorce decree, or the *Livret de Famille* if available
- Birth certificate of each child under the age of 21.

It is important to inform the Fund of any change in the retiree marital status and family composition and provide supporting documentation.

If you submit the documents via MSS Document Upload, you can view a copy in the Outbox of MSS Document Upload. AFSM nevertheless recommends that you keep a paper copy in your files.

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 of the death of a retiree or beneficiary is to send an E-mail to: unjspf-deathrelated@un.org. This address is the same for all retirees.

Alternatively, one can

- Fill out the **Contact Us** Form on the website <https://contact.unjspf.org/>
- Or call one of the Toll-Free numbers, list available at the link <https://contact.unjspf.org/>
- Or communicate directly with one of the two main UNJSPF offices, either by phone, by visiting their offices, or by a virtual meeting.

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

UNJSPF Geneva office

Phone: +41 (22) 928 88 00 Monday–Friday / 08:00–17:00 (CET)

Mailing Address:

UNJSPF
c/o Palais des Nations
1211 Geneva 10
Switzerland

In person:*

Palais des Nations
1st floor, UNOG Client Support Centre
Building H
Geneva
Switzerland

* Walk-in service available Tuesday and Thursday mornings, from 10:00–13:00. In the event you do not have a UN grounds pass, contact the Geneva office so that your visit can be authorized.

To schedule a virtual appointment, call + 41 22 928 88 00 or fill out the online Contact Form at <https://contact.unjspf.org/>

For retirees living in other countries:

UNJSPF New York office

Phone: +1 212 963 6931 Monday–Friday / 07:00–19:00 (US EST)

Mailing Address for Courier and registered mail:

UNJSPF
1 DHP, 37th floor
885 Second Avenue
New York, NY 10017
USA

Postal Mailing Address:

United Nations Joint Staff Pension Fund
c/o United Nations
P.O. Box 5036
New York, NY 10163-5036
USA

In person:*

4th floor
1 Dag Hammarskjöld Plaza (DHP)
Corner of 48th Street and 2nd Avenue
New York,
USA

* Walk-in service available Tuesday and Thursday afternoons, from 12:00–16:00. No appointment is needed. All visitors must have a valid ID document and announce themselves to the lobby attendant.

To schedule a virtual appointment, call +1 212 963 6931 or fill out the online Contact Form at <https://contact.unjspf.org/>

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, also include:
 - Contact details of the surviving family
 - Any additional information that could be helpful

Most important, the new beneficiary must send the following documentation to the Fund, by mail or drop it off at a Pension Office:

- Original of the death certificate, or certified copy
- Copies of:
 - Valid passport or identity card of the spouse/other beneficiary, e.g. child, which bears a signature
 - Marriage certificate or, if applicable, divorce decree, or the *Livret de Famille* if available (if not done previously)
 - Birth certificate of spouse/other beneficiary, e.g. child (if not done previously)
- **Completed Form PENS E/2 (Instructions for Payment of Disability or Death Benefit(s))** with full details of the bank and an authenticated signature witnessed by a UN Pension Fund official, a notary, a Consular official, or a local government authority. The date of the Survivor's signature and the date of the Witness **must** be the same.

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, they should also fill in and send **Form PENS E/10 (Declaration of country of residence)**, 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.

Please use the barcoded forms PENS E/2 and PENS E/10 which are available on the webpages

https://www.unjspf.org/wp-content/uploads/2022/11/Web_E2_English.pdf

https://www.unjspf.org/wp-content/uploads/2022/11/Web_E10_English.pdf

When completing the above noted Forms to be sent to the Pension Fund for processing a Survivor's Benefit, it is important to download and submit the latest versions of the PENS E/2 and PENS E/10.

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

Please review helpful information for survivors on the UNJSPF website:

<https://www.unjspf.org/for-clients/survivor/>

<https://www.unjspf.org/for-clients/survivors-benefit/>

2. WHO Health Insurance

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

After the death of a former staff member, continued SHI participation will be automatic for the surviving spouse and/or children, and/or surviving parent, brother or sister who were insured at the date of the former staff member's death. They may at any time discontinue participation, but may not thereafter resume it. Contributions of the surviving family member(s) of a deceased former staff member will be paid using the same method of payment/deduction elected by the deceased former staff member.

SHI must be informed of the death:

- By email at SHI_Affiliations@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 Form WHO 90.3 completed accordingly should be attached to the correspondence.

The original initiative for this guide came from our friend and colleague Michel Fèvre, who completed the first draft in 2018 with the help of the Committee. Michel passed away in 2019.

AFSM will endeavour to keep retirees up-to-date on procedures:

Association of Former WHO Staff Members (AFSM)
Office L 71
World Health Organization
20 avenue Appia
1211 Genève 27
Switzerland

Tel +41(22) 791 3192
+41(22) 791 3103

Email: afsm_aoms@who.int
website: <http://www.who.int/formerstaff/en/>

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.

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