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UPDATE ON MEDICAL INSURANCE PLANS – NEW MONTHLY PREMIUM RATES AS OF 1 JANUARY 2018

As a result of the new agreement with Allianz Worldwide Care (AWC) that came into effect on 1 January 2018, the changes to the medical plans are presented below. Appropriate changes to the relevant section of the Administrative Manual will be issued shortly.

Staff are informed that the new premium rates for all plans are effective 1 January 2018 and will be implemented with the payroll in February, adjusting the January deductions as per the rates indicated below.

Basic Medical Insurance Plan (BMIP)

Staff are reminded that staff contributions to the BMIP (both Euro and USD schemes) are a percentage of the net salary for GS staff and of the net salary plus post adjustment for P and D staff (and full net pension for Retirees), regardless of the Entry of Duty date of the participant, and up to a maximum amount.

BMIP Premium Percentages and Maximum

Number of participants	Percentage EURO/USD SCHEME	Maximum BMIP euro scheme (HQ Staff and Retirees in Euro Zone)	Maximum BMIP USD scheme (Staff in the Field and Other <i>After- Service Participants</i>)
Single	1.81%	232.35	286.98
Staff Member + 1 Dependant	3.62%	464.68	573.96
Staff Member + 2 Dependants	4.56%	585.80	723.54
Staff Member + 3 Dependants	5.50%	706.91	873.18
Staff Member + 4 or more Dependants	6.44%	828.05	1022.79

Major Medical Benefit Plan (MMBP)

New Premium Rates Applicable as of 1 January 2018:

Number of participants	EURO scheme	USD scheme
Staff Member only	14.87	17.37
Staff Member + 1 Dependant	29.50	34.75
Staff Member + 2 Dependants	36.85	43.42
Staff Member + 3 Dependants	44.21	52.09
Staff Member + 4 or more Dependants	51.58	60.76

Medical Insurance Coverage Scheme for Locally Recruited Staff in the Field (MICS)

	Monthly Contribution USD
For a staff member, recognized spouse, secondary dependant	41.50
For each Dependent Child	23.59

Staff members will be required to pay 100% of the total monthly contribution. The staff member contributions, however, are capped and the Organization will pay 100% of the difference between the staff member's capped contribution and the total contributions due. The staff member's contribution cap will be calculated by applying the percentages below.

Coverage per Family Size	Staff Member's Maximum Contribution
Staff Member only	1.35% of net salary
Staff Member + 1 Dependant	1.72% of net salary
Staff Member + 2 or 3 or 4 Dependants	2.46% of net salary
Staff Member + 5 or more Dependants	3.08% of net salary