



Group Life, Accident, and Disability Insurance Plan (GLADI)

1 January 2018

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Questions and Answers

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Introduction

This booklet gives you a brief description of the voluntary GLADI arranged by the FOOD AND AGRICULTURE ORGANIZATION OF THE UNITED NATIONS (FAO) for the convenience of the staff, and the insurance company ALLIANZ. For additional information, you may wish to refer to the FAO Manual Section 346 (GLADI). The objective of this plan is to make available to you worldwide cover in case of Death From Any Cause (for the staff member, and spouse, with an optional Family Plan), Accidental Death and Dismemberment (for the staff member and spouse), and Total Permanent Disability (for staff member only). You can affiliate to this plan on a voluntary basis. Also

your spouse can affiliate, but only for risks of Death From Any Cause and/or Accidental Death and Dismemberment. With effect from 1 January 2015, the FAO Group Life, Accident, and Disability Insurance Plans are underwritten by:

Post: Allianz Worldwide Care Services, Group Management Centre

15 Joyce Way, Park West Business Campus,
Nangor Road, Dublin 12,
Ireland

E-mail: RBA.Services@allianzworldwidecare.com

1. Who can join? If you are a headquarters, regional or field staff member, a consultant including those employed on a WAE basis who are contracted for at least 6 months and a minimum of 120 days, and have not yet reached your 65th birthday (62nd birthday for staff members appointed prior to 1 January 2014) at the date of enrolment in the Plan. You can also ask to extend the plan to your spouse for the death from any cause, and/or accidental death and dismemberment coverage and to your spouse and dependent child (children) for the family plan.

2. How do I join and when does my coverage start?

You can join by filling out form ADM 23/E to be sent back to your Human Resources Officer. Coverage for Death from any cause and Total Permanent Disability is provided after clearance by the Chief, Medical Service of the Organization. If you are classified as "1B", the FAO's medical officer may limit the level of cover to US\$75,000 for death, and for total permanent Disability, the limit would be 5% of your last pensionable remuneration as a lump sum, and 3.75% of your last pensionable remuneration as an annuity. **Your spouse** can join the Death From Any Cause benefit, only on submission of a medical questionnaire and a visit/testing by a medical doctor, proving that he/she is medically fit upon enrolment. **In Italy, the spouse of a GLADI participant** should contact Allianz Assistance and tell them that he/she is FAO, WFP dependent. They will make an appointment with a physician, in one of the conventioned clinics in Rome, who will carry out the medical examination and complete the relevant form which will be sent to Allianz Medical Advisor.

The responsible persons to be contacted at Allianz Assistance are:

- Dr. Stefano Velli, Medical Director, stefano.veli@allianz-assistance.it; Office Phone +39-02 26609748.
- Dr Baye Ndiaye, Medical Assistance Manager, baye.ndiaye@mondial-assistance.it, Office Phone: 0039 02 26609752.
- GLADI Landline 24hrs: 02-26609800

The bill for medical examinations by Allianz Assistance is borne by Allianz. No medical visit is requested for the enrolment under Accidental Death and Dismemberment benefit. Your spouse and your dependent child (children) can join the Family Plan. No medical clearance is necessary.

3. When does my coverage start and cease?

Start: Your coverage commences on the first day of the month following the medical clearance provided by the Chief, Medical Service, but not sooner than the date of your entry on duty. **Cease:** Your coverage, and also that of your spouse, normally ceases when you leave FAO, but under certain conditions, coverage for yourself (as former staff member) may be continued under the conditions set out in point 11 hereafter. Coverage ceases at the latest when reaching your 74th birthday.

4. Covered Risks and Sum Insured Options

The following describes in general terms, subject to the contract provisions, the risks covered by these programs. In all plans, coverage is worldwide and also applies while participants are travelling.

A. Death From Any Cause- **staff member only or staff member and spouse.**

Insurance proceeds: Become payable under these programs upon the death of the insured staff member or spouse from any cause.

Sum Insured: At the time of your enrolment, you and your spouse or just you may apply for coverage for amount equalling the following multiples of your Annual Pensionable Remuneration: 1.0, 1.5, 2.0, 2.5, 3.0, 3.5, and 4.0 times Annual Pensionable Remuneration. The staff member must be enrolled for at 1.0 times PR to enrol the spouse. Staff member and spouse may elect different levels of coverage. The maximum group term life insurance is US\$500,000. If the staff member is classified as 1B by the FAO Medical Department, the sum insured is limited to a maximum of US\$75,000.

Other: Staff or spouses enrolling on or after their 60th birthday but who are not yet age 62, may enrol up to a maximum of 2 times annual Pensionable remuneration. Coverage is not available for staff or spouses enrolling on or after their 62nd birthday. The spouse must submit a separate complete health history and physical exam under the procedures specified in Question 2 above.

B. Death From Any Cause - **Family Plan (covering spouses and children).**

Insurance Proceeds: Are payable on the death from any cause of the spouse and dependent children up to age 21.

Sum Insured: The amount of life insurance for the spouse is equal to 15% of the staff member's Annual Pensionable Remuneration. For children the sum insured is 7.5% of the Annual Pensionable Remuneration. The overall limit in the event of death of more than one family member is equal to one-half of the insured staff member's Annual Pensionable Remuneration. If the spouse is also enrolled in the Group Term Life Insurance for Spouse, then the sum insured for the spouse cannot exceed US\$500,000.

C. Accidental Death and Dismemberment-**staff member, spouse.**

Insurance proceeds: Are payable upon the death from accidental causes with certain exclusions (such as suicide, military activity, piloting an aircraft, etc.). In addition, these programs cover dismemberment, that is, loss of a limb, or loss of eye sight, provided the loss occurs within 120 days of the accident.

Sum Insured: At the time of your enrolment, you and your spouse or just yourself may apply for coverage for amount equalling the following multiples of your Annual

Pensionable Remuneration: 1.0, 1.5, 2.0, 2.5, 3.0, 3.5, and 4.0 times Annual Pensionable Remuneration subject to a maximum of US\$500,000. This is the Sum Insured. The staff member must be enrolled for at least 1.0 times PR to enrol the spouse. Staff member and spouse may elect different levels of coverage. The amount payable depends on the following losses which must occur within 120 days from the date of the accident

Accident resulting in:	Percentage of Principal Sum
Death	100%
Permanent total loss of sight in both eyes	200%
Permanent total loss of sight in one eye	100%
Loss of, or permanent total loss of use of two (2) limbs	200%
Loss of, or permanent total loss of use of one limb	100%
Permanent total loss of sight in one eye, and loss of, or permanent total loss of use of, one limb	200%

D. Total Permanent Disability-*staff only*.

Insurance proceeds: Become payable upon the decision by the competent body of the United Nations Joint Staff Pension Fund finding the staff member to be totally and permanently incapacitated for further service with a member organization of the Fund. Similar provisions apply to consultants who join the Plan who are not in the Pension Fund.

Sum Insured: A lump sum equal to 35% of the staff member's last annual pensionable remuneration is paid in the event of Total and Permanent Disability. For staff members under the age 62 an annuity equal to 15% of the last Annual Pensionable Remuneration will be payable in monthly instalments with an annual cost of living adjustment of 3% per annum.

Other: If the staff member is classified as "1B", the benefit will be equal to a lump sum of 5% of the last Annual Pensionable Remuneration. An annuity equal to 3.75% of the last Annual Pensionable Remuneration will be payable in monthly instalments with an annual cost of living adjustment of 3% per annum. In both cases, the annuity is payable until the staff member's 62nd birthday, until death, or recovery if earlier. In addition, once the disability benefit is granted, no further premiums are payable by the insured person for the death from any cause coverage.

Coverage under A, C and D above is available independently from one another.

5. Is my capital sum insured automatically updated?

Yes, it is automatically updated unless the limit is reached (see paragraphs 2 and 4); the reason is that the sum insured is based on your annual pensionable remuneration (P.R.). Therefore, if your P.R increases, your capital sum insured increases at the same rate, subject to the overall plan limit. Of course, your premium is also adjusted automatically.

6. Can I change my sum insured?

Yes, you can increase or decrease your sum insured once in any 12-month period. An increase of the sum insured from one multiple of Pensionable Remuneration to a higher option for the Death From Any Cause insurance (for example, changing from 2 times PR to 3 times PR) is always subject to clearance by the medical officer.

7. How much does it cost? Examples The cost of participation in GLADI is borne entirely by participants. Payment of premiums is made through monthly payroll deductions for active participants. Payment by participants who left the Organization is made in accordance with paragraph 11 below. For examples of the options and cost of the GLADI programs check the GLADI Calculators in FAO Intranet. The overall monthly premium rates set out below are expressed in US dollars and indicate the relationship of premium rates to US\$ 1,000 of Capital Sum Insured:

Coverage	Monthly Premium Rate/US\$1,000 of Coverage
Death from any cause, including exemption from premium for death cover (in case of disability)	Age Rate <30: 0,0377; 30-34: 0,0463 \$; 35-39: 0,0485 \$; 40-44: 0,763 \$; 45-49: 0,1423 \$; 50-54: 0,1905 \$; 55-59: 0,2774 \$; 60-64: 0,3835 \$; 65-68: 0,5284 \$; 69-73: 0.7707 \$
Death from any cause without exemption from premium (spouses only)	USD 0,1642
Accidental Death and Dismemberment	USD 0,0268
Family Plan	USD 0,0290
Total Permanent Disability from any cause	USD 0,0820

8. Are there any exclusion?

In some plans there are exclusions as shown below:

For the Death From Any Cause option, there are no exclusions. For the Accidental Death or Dismemberment, benefits shall not be paid if the accident a) is sustained whilst the insured person is engaged or taking part in naval, military, or air force service or operations, riding or driving in any kind of race; b) is directly or indirectly consequent on an insured person engaging in air travel except as a passenger; c) results from suicide, or attempted suicide, or wilfully self-inflicted injury, or from deliberate exposure to exceptional danger (except in an attempt to save a human life), or from the insured person's own criminal act; d) results directly or indirectly from disease or natural causes, or from medical or surgical treatment (except where such treatment is rendered necessary by bodily injury caused by accident within the scope of this contract); e) is directly caused by war, whether declared or not, or any act of war or insurrection. For the Total Permanent Disability plan, no benefits are paid if the loss results from a wilfully self-inflicted action, or is caused directly by war, whether declared or not, or any act of war or insurrection.

9. What to do in case of claim?

All claims shall be notified as soon as possible to FAO HQ Social Security - Rome (Italy) together with all documentation necessary to substantiate the claim, such as medical reports, police reports, etc. In case of death, an official death certificate has to be lodged. The Insurer pays the indemnities directly to you (in the event of Dismemberment, Family Plan claim, or Total Permanent Disability) or to the beneficiary(ies).

10. How do I pay my premium?

As long as you are in service of FAO, the premium for yourself and your spouse/children is deducted automatically from your monthly salary. In case of continuation of the insurance after separation, you will have to pay the premiums as indicated hereafter (see paragraph 11 below).

11. Can the insurance be continued on leaving FAO or going on Leave Without Pay?

Staff members wishing to participate in the GLADI plans after separation must be enrolled at the time of separation and the coverage chosen cannot be increased after the date of separation.

Former staff members. are automatically covered for Death from any cause only, free of charge, for sixty (60) days after their separation from service.

Alternatively, former staff may elect to continue coverage as shown in the table below for the Death from any cause, or both the Death from any cause AND Accidental Death or Dismemberment combined, by paying the related premium. You must contact the FAO Social Security and complete the required forms prior to the date of retirement to continue coverage.

Years in the GLADI (or predecessor GLI program)	Years to continue insurance program at own expense
1 year	1
5 years	2
10 years with separate BEFORE age 55	4
10 years with separation on or after age 55	Until the end of your 73 rd birthday

For all former staff members participating in the Death From Any Cause plan, the amount of cover is:

- a) 100% of the sum insured at the time of separation from the time of separation until the end of the 54th birthday
- b) 75% from the 55th birthday to the end of the 59th year
- c) 50% from the 60th birthday to the end of the 64th year
- d) 25% from the 65th birthday to the end of the 68th year.
- e) 15% from the 69th birthday to the end of the 73rd year.

While the amount of coverage is reduced, the premium is determined by multiplying the amount of coverage by the following premium rates:

Age Monthly premium Rate

per US\$ 1,000 coverage

50-54	0,1605 USD
55-59	0,2474 USD
60-64	0,3535 USD
65-68	0,4984 USD
69-73	0.7707 USD

Participants must pay the premiums for such continuation on a six-month basis, in advance, and directly to the insurer. Former staff members are automatically covered for Death from any cause only, free of charge, for sixty (60) days after your separation from service.

All GLADI coverage will be suspended when a staff member goes on Leave Without Pay. Should the staff member wish to continue coverage, he/she must advise their Personnel Officer in writing, in advance, that they wish to continue and must arrange for payment of the applicable premiums.

12. When I leave FAO, do I get any money back from the GLADI program?

The extension of contract commencing 1 January 2018 contains a Profit Sharing provision. The amount of the Profit Sharing, if any, would be determined at the end of the three (3) year contract (or at the end of any extension thereto) and distributed to all participants.

The Group insurance programs under GLADI have no cash value. The plans are all "term insurance", with the premiums established to ONLY provide the guarantee of indemnity should a covered loss occur.

FORMS

- **After Service Application Form – ADM 23/E**
- **Retiree After Service Designation Form - ADM 3/E**

NB: This booklet is an informal summary of the FAO voluntary Group Life, Accident and Disability Insurance (GLADI) and is not to be used in the determination of the entitlements or the interpretation of contract provisions. Nothing in this booklet, or omitted from it, can be taken to replace or alter the terms of the contract itself. The insurance contract, as summarized in Manual Section 346 and relevant Administrative Circulars, provides the official description of the medical insurance plans.