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administrative circular

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2022 MONTHLY PREMIUM RATES FOR BMIP/MMBP MEDICAL INSURANCE PLANS

This is to advise Active and Retired Staff in FAO and ICCROM of the updated monthly Premium Rates for the Basic Medical Insurance Plan (BMIP) and the voluntary Major Medical Benefits Plan (MMBP) effective 1 March 2022.

Following the review of claims over 2021, and in line with the renewal clause in the contract with insurer(s), the FAO Advisory Committee on Medical Coverage recommended increases in the 2022 BMIP and MMBP monthly premium rates. The Director-General has approved these recommendations.

The below tables represent the new monthly premium deduction for BMIP and MMBP **(participant share only) with increases of 2.18% and 2.26%**, respectively, for BMIP EURO Scheme and USD Scheme. MMBP will have an average increase of 4.15% for both EUR and USD schemes. These premium increases are effective as from 1 March 2022.

EURO SCHEME

(Headquarters Staff and Retirees under Euro Scheme)

Family Size	Monthly Rates 2020 EUR		Monthly Rates 2022 EUR	
	BMIP	MMBP	BMIP	MMBP
Staff member only	132.45	16.35	135.37	17.03
Staff member + 1 family member	257.75	32.44	263.36	33.78
Staff member + 2 family members	323.05	40.53	330.07	42.20
Staff member + 3 family members	388.35	48.62	396.78	50.64
Staff member + 4 or more family members	453.66	56.73	463.49	59.08

USD SCHEME

(Staff¹ in Field and Retirees under USD Scheme)

Family Size	Monthly Rates 2020 USD		Monthly Rates 2022 USD	
	BMIP	MMBP	BMIP	MMBP
Staff member only	162.77	18.98	166.49	19.77
Staff member + 1 family member	317.55	37.96	324.72	39.54
Staff member + 2 family members	398.19	47.43	407.17	49.40
Staff member + 3 family members	478.88	56.90	489.66	59.27
Staff member + 4 or more family members	559.54	66.37	572.12	69.13

The fixed monthly rate of premiums are as follows:

- 1) For active staff members, premium rates are shared equally between the staff member and the Organization. However, where the monthly deduction would represent more than 5 percent of the staff member's gross base salary, the amount actually charged shall be 5 percent of gross base salary, and the Organization's share shall be increased accordingly.
- 2) For retirees, premium rates are shared equally between the participating former staff member (or their survivor/s) and the Organization. However, the monthly deduction of the former staff member (or their survivor/s) shall not exceed:
 - a. 4 percent of the full periodic benefit from the United Nations Joint Staff Pension Fund (UNJSPF) (i.e. recalculated to include any portion that may have been commuted into a lump-sum), including cost-of-living adjustments; or
 - b. 4 percent of 46 percent of the Final Average Remuneration (as calculated by the UNJSPF and expressed in United States Dollars) of the former staff member as long as he/she participates in the plans.

¹ The above-mentioned rates do not apply to the National Professional Officer and General Service category and their eligible family members based in duty stations with a hardship classification of A to E, who hold a continuing or fixed-term appointment, and whose entry on duty date with FAO is on or after 1 October 2016.