

HR.SOP.III.083

Request for Staff Health Insurance (SHI) coverage for a non-dependent spouse

HRT/HPJ

HR Standard Operating Procedure
Target Audience: All Staff

DISCLAIMER

Standard Operating Procedures (SOPs) provide a step-by-step guide for staff directly involved in the processing of administrative actions to support and facilitate the implementation of WHO policies and procedures. The SOPs are for guidance only; they are neither authoritative nor binding. The SOPs reflect the policies and procedures of WHO at the time of writing; however, policies and procedures change from time-to-time. In the case of a conflict between the SOPs and the WHO eManual provisions, the WHO eManual provisions take precedence.

DOCUMENT SPECIFICATIONS

Version Version	Date of revision	Author (s) / Dept / Unit	Approver	Indicate which section changed compared to previous version
0.1	02.10.2012	S.E. Amaudruz		1 st draft & review
0.2	02.10.2012	Sam Bell-Shiers, SHI & GHR, HMS		For review and final comments
0.3	02.10.2012	JM		Inserted VISIO
0.4	29.10.2012	Review by S. Amaudruz		Further comments on the requirement for a medical examination incorporated after discussions with SHI.
0.5	22.1.2012	Final review by Staff Health Insurance (SHI) and comments incorporated	S. Amaudruz/C. Fox, SHI	Ready for approval.
1.0	24.01.2012		S. Amaudruz, HRD/HPJ N. Jeffreys, Comptroller M. Altmaier, Director, HRD	Approved for eManual publication.
1.1	03.10.2023	S. Bell-Shiers, L. Konig - SHI	Head SHI	Updated text on SHI limitation of benefits
2.0	29.04.2024	K. Mollard	HRT/HPJ	Approved for publishing to eManual

1. INTRODUCTION

1.1. Overview/Description

This Standard Operating Procedure explains the steps which a staff member, appointed under:

- a temporary appointment under Staff Rule 420.4;
- a fixed-term appointment under Staff Rule 420.3; or
- a continuing appointment under Staff Rule 420.2;

should take to request Staff Health Insurance (SHI) coverage for a “non-dependent spouse”.

A “non-dependent spouse” is the “recognized spouse” of a staff member who is either not eligible to become a “dependent spouse” as defined in Staff Rule 310.5 or for whom the staff member does not wish to request dependency status.

The request for SHI coverage for a non-dependent spouse can only be initiated after a spouse has been officially recognized as the staff member's “recognized spouse”. See steps 1-9 of HR.SOP.III.082 for the process to 1. Register a spouse in GSM, and 2. Request Recognition of a spouse for WHO purposes through GSM Employee self-service - Recognized Family Members - Request for Recognition of my Family Member.

Once a staff member’s spouse becomes their “recognized spouse”, the staff member may request optional SHI coverage for a non-dependent spouse.

If the dependency status of a spouse changes from a dependent spouse to a non-dependent spouse, the staff member must request SHI coverage for a non-dependent spouse in order to maintain the spouse’s SHI coverage.

1.2. General Guidance / Business Rules

A request for SHI coverage for a non-dependent spouse must be made through GSM Employee Self-Service – Request Benefits for My Recognized Spouse – Apply for Health Insurance coverage for a non-dependent Spouse .

Where a request is made within 3 months of one of the following qualifying life events:

- the date of a staff member's recruitment or fixed-term appointment
- the date of a staff member's marriage or legal domestic partnership
- a change in a spouse's dependency status (from a dependent spouse to a non-dependent spouse)

the effective date of the SHI coverage will be the date of the life event.

Where a request for SHI coverage for a non-dependent spouse is made more than 3 months after one of the qualifying life events indicated above:

- the effective date of SHI coverage will be either the date of the staff member's request or the future date of effective coverage requested by the staff member. Under no circumstances can SHI coverage be requested or granted retroactively.
- the SHI benefits of the non-dependent spouse will be limited to a maximum of US\$ 10,000 per year for the first 3 years of coverage (see SHI Rules, Part E, Eligibility Table 1) and pro-rated for the first and last year of coverage according to the affiliation start date.

Upon receipt of a request for SHI coverage for a non-dependent spouse, GHR reviews the effective date of SHI coverage in relation to either the qualifying life event, the date of the request or the future date of effective coverage and either approves the request, requests further information from the staff member or rejects the request.

Where a request for SHI coverage for a non-dependent spouse is approved, the corresponding SHI contributions as from the effective date of SHI coverage as determined by the GHR Administrator are deducted from the staff member's monthly salary.

Changes in non-dependent spouse status: SHI coverage for a non-dependent spouse continues until such time as the staff member informs the Organization through GSM processes of any change in the status of the spouse and/or requests cessation of SHI coverage, as follows:

- a non-dependent spouse becomes a dependent spouse (SHI coverage for a dependent spouse is mandatory and automatic),
- upon the divorce or death of a non-dependent spouse; (the staff member must initiate a GSM request to cease the non-dependent spouse's SHI coverage),
- upon the staff member's official separation from the non-dependent spouse (optional for the staff member to request to cease the non-dependent spouse's SHI coverage).

1.3. Reference Material

1.3.1. Staff Rules

- 310.5 – Dependants
- 490.2 - Notification by Staff Members and Obligation to Supply information about themselves
- 495 – Staff member’s beneficiaries

1.3.2. WHO eManual

- III.3.2 Personal Status
- III.3.4 Dependants' Allowances
- III.3.10 Assignment Grant
- III.3.15 Payment of Salary, post adjustment and allowances

-

1.3.3. Related SOPs

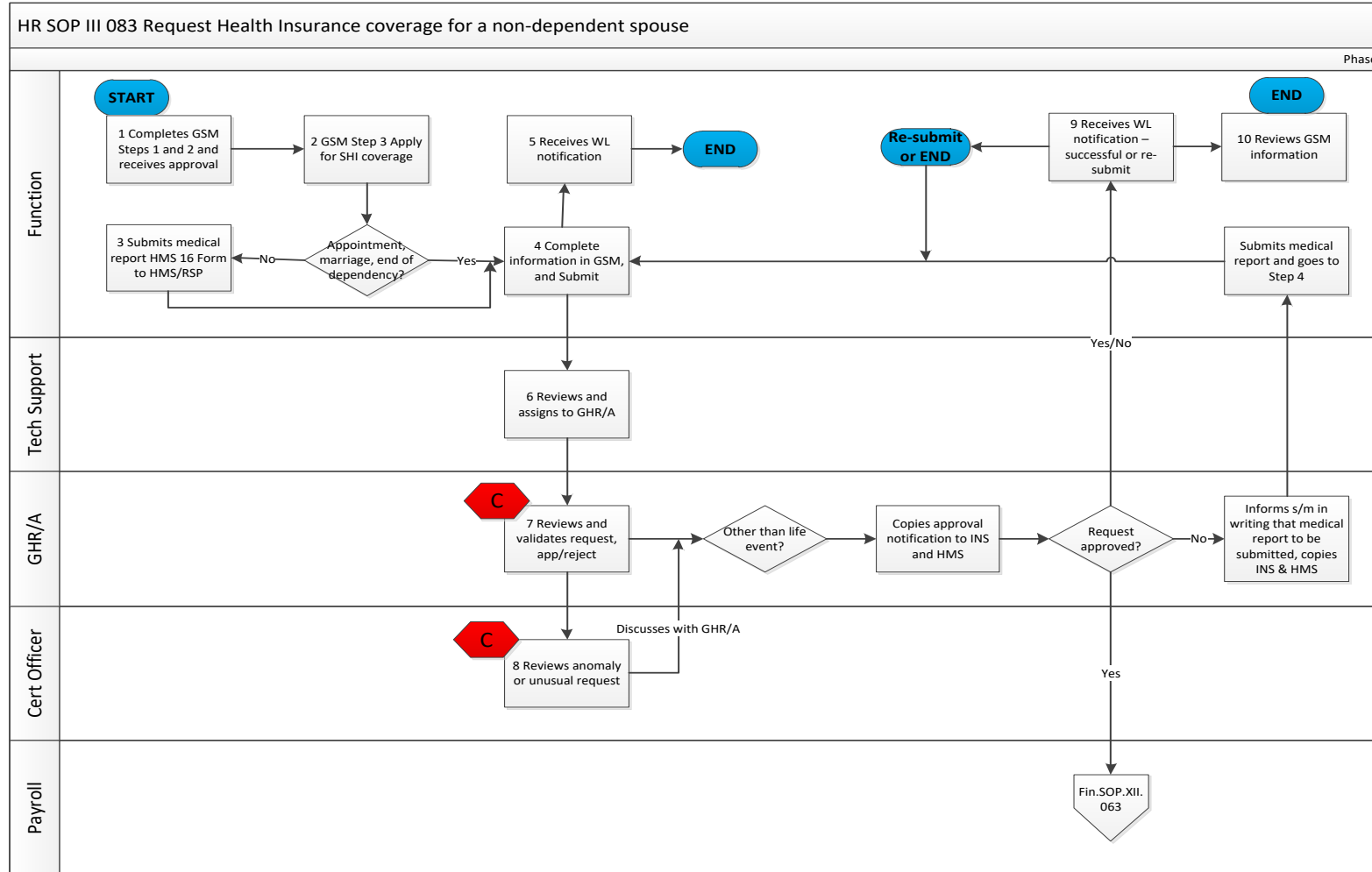
- HR.SOP.III.082 Recognition of, and application for benefits for, a dependent spouse

1.4. Other

1.4.1. Definitions

- GHR/A Global Human Resources Administrator
- SHI Staff Health Insurance
- RSP Regional Staff Physician

2. PROCESS FLOW



3. PROCESS STEPS

Step	Control (C)	Type	Process	Role / Responsibility
1			<i>Completes GSM steps 1 to register spouse as family member and 2 to request recognition following HR.SOP.III.082 steps 1-9. Once notification of approval received, moves to GSM step 3 below.</i>	Staff member
2		GSM input	<p>GSM Step 3 - Apply for SHI coverage for non-dependent spouse</p> <p>Once the spouse is “Recognized” the staff member may apply for benefits for the spouse.</p>	Staff member
3		Off line	<p>If request for SHI coverage for a non-dependent spouse is made more than 3 months after one of the qualifying life events below:</p> <ul style="list-style-type: none"> • date of staff member’s recruitment or fixed-term appointment • date of staff member’s marriage or legal domestic partnership • change in spouse’s dependency status (from dependent spouse to non-dependent spouse) <p>SHI benefits of the non-dependent Spouse will be limited to a maximum of US\$ 10,000 per year for the first 3 years of coverage (Eligibility Table 1 of the SHI Rules) and pro-rated for the first and last year of coverage according to the affiliation start date.</p>	Staff member
4		GSM input	<p>Go to Employee Self-Service - Recognized Family Members / Apply for Benefits for my Recognized Spouse</p> <p>Select the Recognized Spouse</p>	Staff member

		<p>Click Next Choose “Spouse – Apply for Health Insurance coverage for Non-Dependent Spouse” and click Add button</p> <p>Complete the field : Date of commencement of SHI coverage*</p> <p>*either:</p> <ul style="list-style-type: none"> • the date of the qualifying life event (if request is submitted within 3 months) • the date of the request or the future date of effective coverage as indicated by the staff member (if request is made more than 3 months after a qualifying life event). <p>If request is made more than 3 months after a qualifying life event:</p> <ul style="list-style-type: none"> • Click on declaration that the staff member understands that the SHI benefits of their non-dependent spouse will be limited to a maximum of US\$ 10,000 per year for the first 3 years of coverage (See SHI Rules, Part E, Eligibility Table 1) and pro-rated for the first and last year of coverage according to the affiliation start date. <p>Click Apply, review page then Submit.</p> <p>The request is sent automatically to GHR for verification and approval.</p> <p>Important note for non-dependant spouse residing in Switzerland: when applicable, the SHI benefits limited to US\$ 10'000 per year for the first 3 years of coverage are not considered by the Swiss authorities as equivalent to the plan of a</p>	
--	--	---	--

			national insurance, therefore it is imperative to subscribe to a Swiss insurance for the first 3 years of cover, in order to be compliant with Swiss law.	
5		GSM notification	Upon submission, receives automatic notification in worklist to inform that Changes to Personal Information have been submitted.	Staff member
6		Off line	Reviews and assigns request to Administrator	GHR Technical Support
7	C	GSM	<p>Reviews request is valid and checks staff member record in relation to request for effective start date of SHI coverage, verifies:</p> <ul style="list-style-type: none"> • date of the staff member’s recruitment or fixed-term appointment, • contract status <p>Ensures the correct effective date of SHI coverage applies:</p> <p>If the request is submitted within 3 months of a qualifying life event:</p> <ul style="list-style-type: none"> • the date of the staff member’s recruitment or fixed-term appointment • the date of the staff member’s marriage or legal domestic partnership • the date following the end of spouse’s dependency status <ul style="list-style-type: none"> • If the request is submitted later than 3 months following a qualifying life event the effective date of SHI coverage is either: <ul style="list-style-type: none"> • the date of the staff member’s request or • the future effective date as indicated by the staff member. 	GHR Administrator

			<p>If request for SHI coverage is made more than 3 months after a qualifying life event, ensures that the declaration regarding limitation of SHI benefits has been clicked by the staff member.</p> <p>Identifies/amends the effective date to correspond to the life event or if more than 3 months after a qualifying life event, the date of the request or the future effective date of SHI coverage. If request is made more than three months after a qualifying life event – contact shi_affiliation@who.int to issue the declaration regarding limitation of SHI benefits and send to the staff member for signature. Approves the request upon receipt of the signed declaration regarding the limitation of the SHI benefits.</p>	
8	C	Offline	If anomaly or unusual case reviews request and advises on whether request can be approved, or more information is required, or if not in accordance with the SHI Rules.	GHR Certifying Officer
9		GSM worklist notification	Receives notification to inform that Change in Information has been successful. Or receives a rejection notification and starts the process again.	Staff member + SHI
10		GSM review	Views notification in the GSM Worklist and views the spouse's start and end date of benefits in Employee Self Service/Recognized Family Members/View Benefits Relationships.	Staff member
11		GSM		Payroll

4. KEY RISKS & COMPENSATING CONTROLS

Risks	Compensating Controls	Process Step
Overpayment of SHI coverage due to non-declaration or late declaration of change in staff member civil status.	<p>Staff members are required to declare changes immediately and a standard reminder to all staff members is sent annually.</p> <p>SHI coverage for spouse will only cease on request by staff member.</p>	GHR – Information notes
Incorrect data entry due to human error	GHR validate effective date of SHI coverage. Staff members are required to check their information on a yearly basis to verify information is correct.	7