

LOT 1
Insurance Coverage for Service Incurred Death, Injury or Illness for Staff and Non-Staff
ANNEX B
TERMS OF REFERENCE

Overview

The **CTBTO** is a **non-career** organization with a seven year service limit policy for Professional and internationally recruited General Services staff.

As of September 2017, the CTBTO employed approximately 300 staff members from 86 member states, 205 were staff in the Professional and higher category, and 95 represent the General Service category. There is no term limitation for the General Service category. Staff members are normally not retained in service beyond the age of 62 if employed prior to 1 January 2018 or 65 when recruited from 2018 onwards, however, exceptions are possible. The Commission also employs non-staff (i.e. consultants, temporary assistants, interns and other contract types) throughout the year; in September 2017 there were approximately 75 such non-staff employed at CTBTO.

All staff members of the Commission are employed at the Secretariat in Vienna, Austria although account must be taken of extensive world-wide travel in the field due to the nature of the Commission's activities. While most non-staff perform their activities at the Secretariat in Vienna, some of them travel on behalf of the Commission.

The Commission wishes to renew its Service Incurred Benefits Plan with an experienced organization or team of organizations (viz. insurance and broker). The Commission intends to issue a Purchase Order for an initial period of 3 (three) years starting 1 January 2018, including one optional extension of 2 (two) years to be exercised at the discretion of the Commission.

Claims History

Between January 2016 and September 2017 there has not been any service incurred claim for medical costs.

Additional detail census information is available from the Commission for both staff and non-staff.

Benefits

- a) Appendix D Benefits (see Attachment 4) applicable to fixed-term and short-term staff (approximately 300 as of September 2017)

Under the Commission's Regulations and Rules, Article 6, Social Security, Rule 6.2.03, Compensation for Death, Injury or Illness Attributable to Service, states:

“Staff members shall be entitled to compensation in the event of death, injury or illness attributable to the performance of official duties on behalf of the Commission, in accordance with the rules set forth in Appendix D to the Staff Rules of the United Nations.”

In general, the Service Incurred Benefits Plan provides four types of benefits:

- a. Medical expenses (100%)
- b. Lump sum payment for permanent partial disabilities.
- c. Partial payment of lost wages when a person is disabled until the persons recovers from the service incurred illness or injury.
- d. Partial payment of lost wages to surviving widow(er) and dependent children, in the event of death due to a service incurred illness or injury.

Furthermore, the Service Incurred Benefits Plan provides 100% coverage for Emergency Repatriation Expenses. There are also a number of exclusions listed in the Appendix D such as self-inflicted injury, or suicide, or attempt thereof.

It should be noted that the indemnity benefits specified in Appendix D are not offset by any benefits from the United Nations Pension Plan, since the Commission does not participate in that plan.

- b) Scheduled benefits applicable to non-staff, including Temporary Assistants, Consultants, Interns, Lecturers and Participants engaged via a formal Letter of Invitation, Cost Free Experts, and any other future category not belonging to staff members (approximately 75 as of September 2017¹).

Coverage extends to injury or illness resulting from performing official duties including travel between residence and duty station, transportation furnished by or at the expense or direction of the organization, and arising out of the performance of official duties.

- i. Death: €100,000
- ii. Total and Permanent Disability: €100,000.
- iii. Permanent Partial Disability: maximum €100,000 with benefits being calculated as a percentage of €100,000 depending on severity of loss (or permanent loss of use) using the criteria determined in the Appendix D.
- iv. Medical expenses including necessary hospitalization incurred during the employment contract period: 100% reimbursement up to €50,000.¹
- v. Emergency Repatriation Expenses: covered up to €10,000.

Exclusions: self-inflicted injury, or suicide, or attempt thereof as well as other exclusions listed in the Appendix D to the Staff Rules of the United Nations

Census data as of 1 September 2017

NB: Summaries and life-by-life details (without names) will be provided to qualified bidders.

¹ Not applicable to Lecturers and Participants engaged via a formal Letter of Invitation (estimated on a maximum number of 400 a year)