

Report of the Information Meeting held on 25 May 2023

– Digital certificate of pension entitlement

– SHIF developments

The meeting was hosted by François Kientzler, Executive Secretary of the Former Officials Section, and Catherine Comte-Tiberghien, Deputy Executive Secretary. Opening the session, the Executive Secretary welcomed speakers and participants, noting that this was the first time the Section had ever organized a hybrid meeting, combining attendance in person with a videoconference. The number of participants was a big unknown, as there was no requirement to register. But retired officials had turned out in force.

Presentation of Digital Certificate of Entitlement

Mr Aliamane Bacar Saïd, Chief of the Operations Support Section of the United Nations Joint Staff Pension Fund (New York, by videoconference), assisted by Mr Abdoul-Wali Mahdi, Section Deputy (Geneva Office)

During his presentation, Abdoul-Wali outlined the aims and benefits of the Certificate of Entitlement (CE) and then explained in detail the process of installing the app on a smartphone or iPad. (The presentation is posted on the Former Officials Section website: anciens-bit-ilo.org.) Abdoul-Wali said he would stay after the meeting to help retired staff install the application software on their phones.

To simplify and speed up the entitlement certification process and provide an improved customer experience, the Fund – in partnership with the United Nations International Computing Centre (UNICC) – has created an alternative to the paper-based CE form used up to now: the Digital Certificate of Entitlement (DCE).

The DCE provides an additional means of submitting your “proof-of-life” certificate. It is optional: paper CEs will continue to be sent out to those who do not issue a DCE. The DCE app can verify and guarantee the identity of retirees/beneficiaries, as well as their location, via biometrics, storing key elements (non-personal data) of the transactions on an immutable and independently auditable digital ledger (using blockchain technologies). With this app, retirees and beneficiaries now have the option to complete the annual Certificate of Entitlement by providing their proof of life in biometric format.

The security of the DCE has been tested and validated by an independent body and has obtained ISO27001 certification. The biometric data used by the app is captured and stored only on the user’s device. No information is stored in the cloud. In addition, the digital CE infrastructure is hosted by the UNICC and protected by the relevant and applicable privileges and immunities.

Participants’ questions

Mr Abdoul-Wali Mahdi’s presentation prompted many questions from the floor, which he answered in conjunction with Mr Aliamane Bacar Saïd in New York. For example, biometric facial recognition can only be done if you have an Apple device with iOS version 11 or later

or an Android phone running at least operating system version 7.0; creating your identification is relatively quick, but it cannot be done on a computer. As with any account created on the internet, it is essential to note down and keep a safe record of your personal identification code and password.

Until now, in the event of incapacity, it has been necessary to have your state of health validated by a doctor and your home address confirmed by the local authorities. Facial biometrics enables immediate validation through recognition of the beneficiary's face. The photo is updated every year, which means that the way the person's face alters can be tracked throughout the ageing process. After the beneficiary's death, the widow or widower entitled to the pension will in turn be able to use biometric facial recognition or revert to the paper-based process.

If you forget to validate at the beginning of the year, the UNJSPF will send a reminder in hard-copy format. Paper application forms will continue to be sent out, though the aim is to limit their use. To date, around 20,000 out of a total of 62,000 pensioners are using the app (900 out of 2,400 ILO retirees); the Pension Fund's objective is to reach 50 per cent. Even by phone, it is important to send the update from your country of residence, as the app will geolocate the place it is sent from. The same applies if you send your proof of life by letter: it must be posted from the country where you have elected to live. The certificate can also be sent by email or from the UNJSPF's Member Self-Service (MSS) portal. Please note that the Fund sends out several reminders if you forget or omit to send it.

Presentation of the latest developments in the Staff Health Insurance Fund (SHIF)

Florian Léger, Executive Secretary

Florian Léger began by giving some figures about the SHIF (also available on the Section's website). These include the fact that 13,000 people are insured, \$50 million is spent each year on benefits, 80 per cent of claims are submitted online and the average time taken to process a claim in 2022 was 18 days. The distribution of insured members is also interesting: 5,800 live in Europe, 3,100 in Asia-Pacific, 2,500 in Africa and 1,100 in the Americas. The SHIF's centenary in 2022 was marked by a publication entitled *One hundred years of mutual health insurance*, available in paper and electronic versions.

In response both to past recurring difficulties in contacting the SHIF by phone and to the demand from insured members, a dedicated call centre has now been put in place. Since the Fund is regarded as a compulsory Swiss health insurance scheme, a certificate of membership can be obtained via SHIF Online or from the SHIF secretariat, a document that is sometimes requested by the local authorities. The SHIF membership card currently in use mentions the emergency number that can be called outside office hours, as well as the number of the call centre.

A satisfaction survey was carried out among insured members. While 62 per cent of active staff members are satisfied with the SHIF, this rate rises to over 85 per cent among retired staff. Very few retired staff are dissatisfied: less than 5 per cent, compared with almost 20 per cent of active staff. An actuarial study of the financial situation is carried out on a regular basis; this enables the Fund to make projections to ensure its long-term future, though it may require adjustments to contributions. In 2020 the SHIF saw its Guarantee Fund grow; this

was likely due to the reduced use of medical procedures during the Covid-19 pandemic, but in 2021 and 2022 the Guarantee Fund decreased. Other reasons linked to the cost of medicines and changes in exchange rates may also explain these fluctuations.

To conclude his presentation, Florian Léger mentioned that the SHIF Management Committee was looking into possible amendments to benefit regulations, the introduction of telemedicine and the use of SHIF Online for complementary health insurance claims.

Participants' questions

Following his presentation on the situation of the ILO health fund, Florian Léger answered questions from participants and recalled, among other things, that more than 1,000 out of 2,400 retirees were now using the internet (SHIF Online) to submit claims for reimbursement of medical expenses. These claims can be made using a mobile phone, and photos of invoices are accepted. He reminded participants that it is compulsory to keep the original paper invoices for five years. In this regard, a participant pointed out that originals now often only exist in electronic format. Concerning the SHIF Online site, improvements could be made, particularly with regard to the "Prescription" dropdown box heading, since in very few cases does this give rise to reimbursement as such. For those who use the SHIF as a supplementary scheme, only paper claims are accepted at present. All paper claims can continue to be submitted to the SHIF. A comment was made by a participant concerning the agreements signed with various hospitals in the region for the direct payment of hospital costs; there are difficulties with their application.

Retired staff contributions have increased over the past two years, owing to inflation rates, changes in exchange rates and the value of the dollar, as well as pension increases. Any change in the amount of pension contribution applies from December onwards; it is then fixed for one year.

Florian Léger pointed out that the call centre's opening hours were extensive so as to respond to telephone enquiries. He also mentioned the survey ordered by the UN Joint Inspection Unit, which is currently under way; all participants in the health funds of common system organizations are invited to respond. The aim of the survey is to take a closer look at these funds and establish how satisfied users are. The last such survey was conducted in 2007.

Closing session and practical exercise

François Kientzler closed the afternoon by thanking the speakers as well as the technical staff who had made the session possible, both in person and via videoconference. He discussed the activities of the ILO Former Officials Section, and in particular the contribution needed from everyone to keep the Section going, either by serving on the Bureau – elections for which will be held at the end of the year – or by contributing articles to *Message* magazine.

Mr Abdoul-Wali Mahdi made himself available at the end of the session to help those who wished to install the Digital Certificate of Entitlement app straight away. A large number of participants gathered around him to ask for help installing it on their smartphones or iPads; we would like to thank him warmly for his assistance. And we encourage everyone to take advantage of this technology to validate their proof-of-life certificate.