



Office of the Ombudsman for United Nations
Funds and Programmes

OMBUDSLETTER

#11



When will I receive my pension benefit?

Since 2014, the Office of the Ombudsman has received a number of cases from former staff members who have retired from the organization but who have experienced difficulties in receiving their monthly pension benefits from the United Nations Joint Staff Pension Fund (UNJSPF). The number of such cases has increased significantly in 2015 and 2016. These retirees approach the Ombudsman for assistance in communicating with the UNJSPF.

Recent retirees have had to wait a long time – sometimes up to six months or more – to receive the monthly benefit from UNJSPF. It is a major cause of stress and anxiety and can create tremendous financial burdens, including the loss of a major investment such as one's house. It can even lead to a feeling of the loss of one's dignity after being a long-serving staff member in the United Nations.

In this Ombudsletter, we describe what we have observed and propose solutions to help resolve these matters.

What makes a seemingly simple process become the most convoluted problem? What goes on behind the scenes?

As staff members approach retirement age, they look forward to receiving the benefits of their contributions to UNJSPF. In the minds of many new retirees who come to the Ombudsman for help, nothing should be simpler than seeing their monthly benefit deposited into their bank accounts in a timely and regular basis. When they have to wait for a long time for the payments to be made, retirees become frustrated, angry, shocked and desperate. The Ombudsman has been in touch with UNJSPF over the years and often help the retirees by ensuring that everything required from the retiree and the organization has been submitted to UNJSPF and by acting as an intermediary.

The role that the Ombudsman can play is particularly important at the moment, when UNJSPF has migrated certain processes to its Integrated Pension Adjustment System. The system has had teething problems but will very soon be running at full capacity. Unfortunately, this has meant a huge overload of work for UNJSPF staff and a consequent unavoidable delay in processing payments for new retirees. It is worth noting that the migration to the new system did not cause any disruption in the payment of monthly benefits to over 70,000 retirees who were already receiving benefits.

The Ombudsman has been able to provide those retirees who contacted the office with up-to-date information after corresponding with and meet-

ing with UNJSPF and in some cases has helped to bring about a resolution.

Who is responsible for what?

It is important to understand that both the retiring staff member and the organization bear responsibility for submitting the full set of requisite documentation, properly completed, to UNJSPF. It is not solely the organization's responsibility.

If a pension benefit is to be received in a timely manner, there are four parties who need to collaborate and communicate seamlessly with one another over a period of time: (a) the retiring staff member; (b) the human resources focal point in the country office or headquarters department; (c) the Payroll Unit; and (d) UNJSPF itself. The staff member is responsible for submitting, fully and correctly filled out, the payment instructions form (E/6 or E/7) while the organization will submit the Separation Notification form (PF4) to UNJSPF via surface mail, airmail or via courier services. Email is not accepted. The Ombudsman has discovered that in a considerable percentage of cases, the forms submitted to UNJSPF have not been filled out correctly. UNJSPF is then obliged to return them, a process that causes a lot of delay. The Ombudsman has also learned that the new retiree may not always be informed of the need to re-submit the documentation. Owing to the overload, UNJSPF is not always able to follow up and correspond with either the retiring staff member or the organization in a timely fashion. ***Consequently, the Ombudsman urges all staff about to retire to double check that all the required forms have been duly completed.***

The Ombudsman has also noticed that communication can break down even between two units or offices within the same organization. For example, errors may occur between the human resources units in the country office or headquarters department that initiates the process and the payroll unit, where the documentation is checked and cleared before submission to UNJSPF. Since there are some 170 country offices liaising with the payroll unit, errors can occur at any level.

Some examples of what can go wrong include: (a) the date of birth indicated on the passport is different to the one recorded in the system; (b) one or all of the forms are not signed or not filled out at all; (c) the staff member filled out one of the forms incorrectly but was never notified to correct it.

Since these errors can cause severe delays and in some cases have life-long consequences, the Ombudsman once again urges both the staff member and the organization to maintain diligent contact throughout the process leading up to retirement.

Even when everything proceeds smoothly and the process is begun in a timely fashion, it does take some time to complete. The Ombudsman has learned that a minimum of three weeks after receipt of the documentation by UNJSPF is needed to scan the documentation and assign it to an officer for calculation and processing. Thereafter, the process can take two or three months. ***The Ombudsman wishes to emphasize that it is very important for staff approaching retirement to plan for adequate financial resources for the period immediately following the retirement date as it can take months for pension payments to commence.***

In view of the complexity of the process, the time required to complete it and the possibility of errors, ***the Ombudsman urges staff members approaching retirement to begin the process as soon as possible.***

The Ombudsman will include on the website of the Office links to the appropriate sections of the UNJSPF so that staff members will have further ease of access to the requisite information.

In working with UNJSPF colleagues to resolve existing problems and to help to prepare staff approaching retirement age, the Ombudsman has noted that the former two-day planning session coordinated by OHRM has not taken place for the past two years. While UNFCU has stepped in to answer this need, the Ombudsman will impress on the funds and programmes the importance of offering this information seminar on a regular basis to its retiring workforce.

The Office of the Ombudsman will have regular meetings with UNJSPF to discuss new developments and to address outstanding issues brought to the attention of the Ombudsman.

REMEMBER!

The process leading to retirement requires a joint effort to ensure timely payment of pension benefits. The retiree, the organization and UNJSPF share the responsibility. As a staff member approaching retirement:

- 1. Get your check list ready.***
- 2. Consult the UNJSPF website:***
http://www.unjspf.org/UNJSPF_Web/.
- 3. Double check that you have filled in and signed all required forms.***

4. ***Make sure that your HR focal point has the correct information.***
5. ***If you have done all this and you still have problems, ask the Ombudsman!***