



**AMENDMENTS TO THE INTERNAL RULES OF THE SOCIETY
APPLICABLE FROM 1st January 2027**

This communication aims to inform insured members of the changes in the internal rules of UNSMIS. The changes concern the premium rates and the premium rate structure. Please refer to Annex I for changes to the premium structure and premium rate increases.

The updated Internal Rules will be published on the website effective 1st January 2027.

Tailored communications will be disseminated to all concerned plan participants to clearly explain the reasons prompting the changes and the impact on plan participants.

ANNEX I**Current Premium Contribution Rates**

	Active		Retiree	
	SM	ORG	SM	ORG
SM	3,40%	3,40%	3,40%	6,80%
SM + 1	4,40%	4,40%	4,40%	8,80%
SM Family	4,80%	4,80%	4,80%	9,60%

Premium Rates Effective 1 Jan 2027 (+10%)

	Active		Retiree	
	SM	ORG	SM	ORG
SM	3,41%	3,41%	3,41%	5,88%
Dependent Spouse	1,87%	1,87%	1,87%	3,22%
Each Child	0,44%	0,44%	0,44%	0,76%

Premium Rates Effective 1 Jan 2028 (+4%)

	Active		Retiree	
	SM	ORG	SM	ORG
SM	3,55%	3,55%	3,55%	6,11%
Dependent Spouse	1,94%	1,94%	1,94%	3,35%
Each Child	0,46%	0,46%	0,46%	0,79%

Premium Rates Effective 1 Jan 2029 (+4%)

	Active		Retiree	
	SM	ORG	SM	ORG
SM	3,69%	3,69%	3,69%	6,36%
Dependent Spouse	2,02%	2,02%	2,02%	3,49%
Each Child	0,48%	0,48%	0,48%	0,82%

Distribution :

Active staff members and retired members

UNOG, UNDP, UNICEF, WMO, UNHCR, ITC, UNV, UNFCCC, UNCCD, UNSSC, ITU

The Executive Secretary