



administrative circular

No: 2026/02

Date: 6 February 2026

2026 Monthly Premium Rates for BMIP/ MMBP Medical Insurance Plans

This is to advise staff members and retirees covered under the Basic Medical Insurance Plan (BMIP) and the voluntary Major Medical Benefits Plan (MMBP) of the updated monthly premium rates effective 1 January 2026.

Throughout 2025, both the BMIP and MMBP plans have experienced higher claims. This reflects rising healthcare costs, enhancements of benefits, and FAO-specific demographic trends. The deductible for MMBP is also due for periodic adjustment.

As a result of these factors and in accordance with the renewal clause in the contract with Cigna, the FAO Advisory Committee on Medical Coverage (FAC/MC) recommended an increase in the deductible for MMBP to EUR 340 / USD 450 and increases in the 2026 BMIP and MMBP monthly premium rates. The Director-General has approved these recommendations.

The tables below indicate the new monthly premium deductions for BMIP and MMBP (**participant share only**). The EUR scheme will have an average increase of 7.88 percent for the BMIP premium, while the MMBP premium will have an increase of 8 percent. Regarding the USD scheme, the BMIP premium will experience an average increase of 7.89 percent, while the MMBP premium will experience an increase of 8 percent. The new premiums are effective as of 1 January 2026.

EUR SCHEME (Headquarters Staff and Retirees under EUR Scheme)

Family Size	Monthly Rates 2025 EUR		Monthly Rates 2026 EUR	
	BMIP	MMBP	BMIP	MMBP
Staff member only	159.04	19.77	171.39	21.35
Staff member + 1 family member	309.34	39.22	333.72	42.36
Staff member + 2 family members	387.70	48.99	418.35	52.91
Staff member + 3 family members	466.06	58.78	502.97	63.48
Staff member + 4 or more family members	544.43	68.57	587.61	74.05

USD SCHEME
(Staff¹ in Field and Retirees under USD Scheme)

Family Size	Monthly Rates 2025 USD		Monthly Rates 2026 USD	
	BMIP	MMBP	BMIP	MMBP
Staff member only	190.70	22.16	205.53	23.93
Staff member + 1 family member	371.42	44.33	400.71	47.88
Staff member + 2 family members	465.62	55.39	502.44	59.82
Staff member + 3 family members	559.86	66.45	604.22	71.77
Staff member + 4 or more family members	654.08	77.51	705.97	83.71

The fixed monthly premium rates are as follows:

- 1) For active staff members, premium rates are shared equally between the staff member and the Organization. However, where the monthly deduction would represent more than 5 percent of the staff member's gross base salary, the amount actually charged shall be 5 percent of gross base salary, and the Organization's share shall be increased accordingly.
- 2) For retirees, premium rates are shared equally between the participating former staff member (or their survivor/s) and the Organization. However, the monthly deduction of the former staff member (or their survivor/s) shall not exceed the higher of:
 - a. 4 percent of the full periodic benefit from the United Nations Joint Staff Pension Fund (UNJSPF) (i.e. recalculated to include any portion that may have been commuted into a lump-sum), including cost-of-living adjustments; or
 - b. 4 percent of 46 percent of the Final Average Remuneration (as calculated by the UNJSPF and expressed in United States Dollars) of the former staff member as long as they participate in the plans.

¹ The above-mentioned rates do not apply to the National Professional Officer and General Service category and their eligible family members based in duty stations with a hardship classification of A to E, who hold a continuing or fixed-term appointment, and whose entry on duty date with FAO is on or after 1 October 2016.