



Food and Agriculture Organization
of the United Nations

administrative circular

No: 2025/01

Date: 31 January 2025

2025 MONTHLY PREMIUM RATES FOR BMIP/MMBP MEDICAL INSURANCE PLANS

After the completion of the medical insurance tender process and a comprehensive evaluation in 2024, Cigna has been reappointed as the provider of the Basic Medical Insurance Plan (BMIP) and the voluntary Major Medical Benefits Plan (MMBP) for FAO staff members and retirees, effective 1 January 2025.

The tender process included enhancements to plans such as expanded dental coverage, increased psychological support services, and the introduction of covered preventive health check-ups. Despite the challenges posed by global medical inflation and plan improvements, premiums only experienced a moderate increase, ensuring significant value for BMIP and MMBP medical coverage.

The tables below indicate the new monthly premium deductions for BMIP and MMBP (**participant share only**). The updated premiums reflect varying levels of adjustment, aligned with the performance of each scheme and their actual claims experience. They also reflect the utilization of the plan by its participants, which was particularly high for the EUR scheme in the past years. Regarding the USD scheme, the BMIP will experience an average increase of 1.67 percent, while the MMBP will experience a slight increase of 0.11 percent. The EUR scheme will have an average increase of 4.33 percent across the BMIP and MMBP plans. These premium changes are effective from 1 January 2025.

EURO SCHEME

(Headquarters Staff and Retirees under Euro Scheme)

Family Size	Monthly Rates 2024 EUR		Monthly Rates 2025 EUR	
	BMIP	MMBP	BMIP	MMBP
Staff member only	152.17	18.95	159.04	19.77
Staff member + 1 family member	296.49	37.59	309.34	39.22
Staff member + 2 family members	371.74	46.96	387.70	48.99
Staff member + 3 family members	446.97	56.34	466.06	58.78
Staff member + 4 or more family members	522.23	65.73	544.43	68.57

USD SCHEME

(Staff¹ in Field and Retirees under USD Scheme)

Family Size	Monthly Rates 2024 USD		Monthly Rates 2025 USD	
	BMIP	MMBP	BMIP	MMBP
Staff member only	187.06	22.13	190.70	22.16
Staff member + 1 family member	365.34	44.28	371.42	44.33
Staff member + 2 family members	458.26	55.33	465.62	55.39
Staff member + 3 family members	551.22	66.38	559.86	66.45
Staff member + 4 or more family members	644.16	77.43	654.08	77.51

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.

¹The 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.