



## **G00203 Summary of Benefits Applicable to Headquarters-based Open and Term Staff**

The following is a summary of the benefits applicable to open and term staff at Headquarters, Washington, D.C. (including staff appointed directly to Country Offices on positions subject to international recruitment). It is compiled from various governing sources such as the Staff Rules and the Staff Retirement Plan, which may be amended from time to time and which provisions are controlling in all cases. In addition to the benefits described below, you may be eligible for benefits related to your assignment as stipulated in your Assignment Memorandum. All issues regarding benefits must be resolved according to the applicable, governing source documents, notwithstanding anything written in this Summary. In the event of a conflict between this Summary of Benefits and the Staff Rules, the Staff Rules shall prevail. The term "Bank Group" refers to the World Bank, IFC, MIGA, ICSID and GEF.

### **Visa Services**

A staff member must have or obtain an appropriate visa and/or work authorization before undertaking any assignment for the Bank Group in the United States, namely:

- U.S. Citizenship; or
- U.S. Permanent Residency ("green card"); or
- Pending U.S. permanent resident status with valid Employment Authorization Card (work permit); or
- U.S. Asylum status with a valid work permit; or
- U.S. Refugee status with a valid work permit; or
- G4 visa, requested by World Bank Group's HR Operations through a U.S. Consulate/Embassy outside the U.S. (no fee for a G4 visa). **U.S. citizen staff and their dependents are ineligible** for G4 visa services; or
- A dependent "A" (diplomatic) visa, with a valid work permit.

Incoming staff residing in the U.S. on all other non-immigrant visas not listed above must obtain a G4 visa prior to employment with the World Bank Group. A person in the U.S. on B1/B2 (visitor/tourist) or Visa Waiver Program is not authorized to work in the U.S., and must obtain a G4 visa outside the U.S.

For staff on a G4 visa, dependent G4 visas are available for immediate family members (spouse, , unmarried children under age 26, or parents/parents-in-law) to accompany the staff to the U.S. and to reside in the U.S. while the staff member is employed by the World Bank Group and based in the U.S.

G4 visas for staff and dependents typically can be renewed within the U.S., and the G4 staff member is obligated to provide any mandatory documentation to support such a renewal of a dependent G4 visa.

### Domestic Partners and Same-Sex Spouses: U.S. Visa Issues

Same-sex spouses who have a legally recognized marriage certificate are eligible for dependent G4 visas to enter and reside in the U.S. Same-sex spouses on a valid dependent G4 visa may also apply for a Driver's License and Work Authorization in the United States. Domestic partners (opposite or same sex), per Department of State guidelines, are **ineligible** for dependent G4 visas.

### G4 Spouse and Dependent Employment

Once resident in the U.S., a G4 dependent (spouse, child under age 21, children 21-23 if full time students at a U.S. school) may apply through the World Bank Group's HR Operations to the U.S. State Department and the U.S. Citizenship and Immigration Services for a work permit that allows the dependent to work in the U.S. while in G4 status. The Work Authorization process takes up to four months due to the mandatory security and review process. Work Authorization applications are processed by the U.S. Government; the World Bank Group is not provided an expedited process option.

World Bank Group staff are obligated to provide the mandatory information to support a Work Authorization application or extension.

- a) If you are a Green Card holder, please note your dependent(s) are eligible for a G4 visa but not eligible for applying for a work authorization.
- b) a PID number is required before proceeding with applying for a work authorization

### Special Note for Spouses on Non G Visas with U.S. Work Authorization

U.S. immigration regulations require that any individual entitled to a G4 visa, such as a non-immigrant spouse of a World Bank Group staff member holding a G4 visa, must be issued a G4 visa if the individual resides in the same household as the G4 staff member. [U. S. State Department, Reference: 22 CFR Sec. 41.24(b)(4)]. The sole exception to this rule is for A-visa holders (diplomats).

This means that **a spouse currently working in the U.S. on an H1B visa or any other non-immigrant visa (other than an A-visa) with work authorization must change to a G4 dependent visa at the same time as the staff member obtains his/her G4 principal visa. The spouse must stop working from the time his/her status has changed to G4 dependent, until he/she is in receipt of a valid work authorization issued under the G4 dependent visa.**

The spouse can submit the application for a work authorization only after:

- a. the staff member obtains the G4 principal visa, and
- b. the staff member commences employment with the World Bank Group, and
- c. the spouse has obtained the G4 dependent visa, is physically present in the U.S. and has obtained a Personal Identification (PID) number from the U.S. State Department

The process of obtaining a G4-dependent work authorization may take up to four months (approximately).

## G5 Visa

G4 visa holders may employ, a domestic employee to work in their household as a child/elder care provider, nanny, housekeeper, etc. U.S. citizens, permanent residents and staff holding any other visas other than a G4 are not eligible. The World Bank Group facilitates issuance of G5 visas for domestic employees, however many restrictions apply from both the U.S. State Department and the World Bank Group. G5 domestic employment is governed by U.S., state, and local city employment laws. A prospective domestic employee must be unrelated to the G4 staff member by blood or marriage, be at least 17 years old, and should be a domestic by trade and experience. Domestic employees may work only in the home of the sponsoring G4 employer, and nowhere else in the U.S. For the terms and conditions refer to the [G5 visa section](#).

## **Domestic Partners**

The World Bank Group recognizes same-sex and opposite-sex domestic partnerships that meet the following criteria:

- The parties are not related by blood to a degree that would bar marriage where the parties reside.
- The parties are not married to anyone else.
- The parties are each other's sole domestic partner and intend to remain so indefinitely.
- The parties are legally competent to contract and of lawful age to marry.
- The parties have resided together in the same residence for at least 12 months and intend to do so indefinitely.
- The parties have been jointly responsible to each other for basic living expenses and welfare for at least 12 months.

Registered domestic partners (and their children) receive spousal benefits with the exception of Dependency Allowance.

## **Employing Spouses/Domestic Partners**

The spouse or domestic partner of a staff member who meets the normal selection standards may be employed by the Bank Group. A spouse or domestic partners may be assigned to the same vice presidency or department, if neither supervises the other, directly or indirectly, and if their duties are not likely to bring them into routine professional contact. They may not be assigned to the same division or equivalent unit. A spouse or a domestic partner of a staff member may be assigned to the same country office,

provided that neither supervises the other, directly or indirectly, and provided that the Vice President responsible for the country office, in consultation with the Manager, Human Resources Operations approves the assignment.

## **Dependency (Tax Equivalency) Allowances**

Staff is eligible for a spouse<sup>1</sup> allowance of 5%of your net salary per year up to a maximum of \$3,500, plus \$600 for each dependent child. (For the purposes of Bank Group benefits, a dependent child means an

unmarried child on whose account the staff member provides more than half of the financial support and who is either under age 19, is physically or mentally incapacitated, or is under age 25 and is either a full time student or has a gross income of less than \$10,712 gross per year.<sup>2</sup>) These allowances are adjusted if the spouse's prior calendar year annual income exceeds \$30,000 gross (the allowance is reduced by one percentage point for every \$1,000 of spouse income over \$30,000). If the staff member has a dependent child residing in his or her household and no spouse, the allowance shall be five percent of net salary up to a maximum of \$3,500 for the first dependent child as defined above and living in the staff member's household, and \$600 for each additional child.

## **Tax Allowance**

Staff liable for the payment of national income taxes on the remuneration received from the Bank Group receive a tax allowance as determined by the Executive Directors. Generally, for appointments in the United States, such income tax liability extends to American citizens only (and not U.S. permanent residents).<sup>3</sup>

For Americans, Bank Group gross income will be reported to the IRS on a Form W2, and that amount must be reported as wages on state and federal income tax returns. American employees of international organizations are also responsible for 50% of the self-employment tax (in lieu of FICA and Medicare withholding) on the portion of gross income that relates to services within the U.S. for the Bank Group. Each W2 will also provide the amount of self-employment income, which should be reported on Schedule SE and attached to Form 1040. The Bank Group does not withhold taxes from salary payments. Therefore, each American is responsible for payment of quarterly estimated taxes to state and federal authorities. For general questions regarding taxes, contact the Tax Service Desk, Accounting Department (email: [TaxOffice@worldbank.org](mailto:TaxOffice@worldbank.org), telephone: 202-458-4191).

## **Leave Benefits**

**Annual leave:** 26 working days per year, increasing to 28 and 30 days per year after five and ten years' service, respectively, accrued daily.

**Sick Leave:** 15 working days of sick leave per year, accrued daily. Medical certification is required if you are sick more than 5 consecutive days. Up to 10 sick days may be used for unplanned family needs (***Short-Term Family Leave***).

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<sup>1</sup> For information on domestic partners and same-sex spouses, see the relevant section above.

<sup>2</sup> Step-children have the additional requirement of primary residence with the staff member. Note also that dependency criteria for children for the purposes of dependency allowance are different—and more restrictive -- than eligibility criteria for covering a child in the Bank Group's medical insurance plan. See the Medical Insurance Plan section below.

<sup>3</sup> Americans are taxed on worldwide income. Other nationalities may be liable for income tax on Bank Group income only if the staff member resides in the country of nationality, e.g., a British citizen working for the Bank Group in London may be liable for income taxes, whereas the same individual working outside the United Kingdom would not be liable. Most countries exempt their citizens from income tax on their Bank Group income regardless of country of residence or employment.

**Parental Leave:** Primary Caregiver (PC) is eligible for up to 100 working days for childbirth and/or adoption. Secondary Caregiver (SC) is eligible for up to 50 working days for childbirth and/or adoption. The parent who gives birth to a child is designated as the default Primary Caregiver, irrespective of whether that person is a staff of World Bank Group. All Parental leave days must be taken within 12 months from the date of the life event.

**Administrative Leave on Appointment:** Managers may authorize up to five working days of administrative leave to enable a staff member recruited from outside the duty station area to perform essential personal tasks associated with settling in the duty station area.

### **Disability and Workers' Compensation**

WBG's disability program provides you and your family with income protection in the event you are unable to work due to an illness or injury, whether work-related or not. WBG pays 100% of the cost of the program. The disability program comprises of short-term disability and long-term disability. Short-term disability benefits are paid up to 24 months. Following short-term disability, if you qualify for long-term disability benefits, your employment at the WBG will be terminated and you will receive your disability pay at 70% of your net salary until your mandatory retirement age or until you cease to be disabled.

The Workers' Compensation program provides you with compensation and other benefits in the event of work-related illness, injury or death.

### **Staff Retirement Plan (SRP) Including Transfer of Pension Rights from Other Organizations**

The World Bank Group Staff Retirement Plan is mandatory for all open and term staff. Restoration provisions exist for individuals who previously received benefits from the World Bank Staff Retirement Plan.

The World Bank Group currently has pension transfer agreements with some international organizations. In order to protect any possible transfer rights, you should not withdraw funds from the pension plan of your previous employer prior to contacting the Pension Administration Unit at [1pension@worldbank.org](mailto:1pension@worldbank.org) or (202) 458-2977 to seek clarification and further information.

Transfer of Pension Credits from the United Nations Joint Staff Pension Fund (UNJSPF), the International Monetary Fund's Staff Retirement Plan (IMF's SRP) or the Inter-American Development Bank's Staff Retirement Plan (IDB's Plan): If you have pension credits in the UNJSPF, the IMF's SRP or IDB's Plan, you may be eligible to transfer your pension credits to the World Bank Group's Plan. If you are interested in exploring the possibility of a pension transfer, please contact the Pension Administration Division for further information as soon as possible. If you satisfy eligibility requirements, election to transfer must be submitted in writing to the Pension Benefits Administration Committee of the World Bank Group within a short period of time after you join the Bank: 180 days for a transfer from IMF's SRP, or 6 months for a transfer from UNJSPF or IDB's Plan.

## **Medical Insurance Plan (MIP)**

The Bank Group sponsors a comprehensive medical/dental/vision/prescription drug insurance plan for staff and their dependents including a choice of three options. Contributions, shared by the Bank Group and the staff member, are deducted from each paycheck. Benefits are maximized under all three options by using providers who participate in the Bank Group's preferred provider network.

Enrollment in the MIP is optional. Coverage is effective on the entry on duty date, provided enrollment is completed within 60 days of entry on duty. Staff who do not submit any enrollment decision (waiver or enrollment) are automatically enrolled without dependent coverage retroactive to the entry on duty date..

For dependents, enrollment must be provided within 60 days of the staff member's entry on duty or the initial eligibility of the dependent via a life event (e.g., marriage after appointment), whichever occurs later. Newly born or adopted children must be added within the first year of the event, with coverage retroactive to the date of the event. If a dependent enrollment is not received within the required timeframe, the dependent(s) will not be eligible for enrollment in the Bank's health insurance plan until the next open enrollment period, which typically takes place between October and November each year with coverage effective the following January.

Biological, foster or legally adopted children under age 26 of a staff member or the spouse or domestic partner of the staff member (i.e., a stepchild) who are registered with the World Bank Group are eligible to participate in the MIP. Please note that eligibility for dependency allowance for children per Staff Rule 6.02 differs from eligibility for MIP coverage. A mentally or physically handicapped child may be eligible for coverage beyond age 26 if the onset of the handicap occurred prior to age 26. Please contact HR Operations for additional details. A grandchild of a staff member is eligible to participate in the MIP only if he or she is the child of that staff member's dependent child per Staff Rule 06.02 Dependency (Tax Equivalency) Allowances, and only for the duration the child (the parent of the grandchild) meets the criteria of a dependent child under Staff Rule 06.02 Dependency (Tax Equivalency) Allowances. An unmarried dependent parent or parent-in-law residing in your household may be eligible for a separate, unsubsidized Sponsored Plan coverage.

For U.S. nationals, the MIP is a "Section 125" plan and the premiums paid by staff are pre-tax.

Detailed MIP information may be found [here](#).

## **Retiree Medical Insurance Plan (RMIP)**

The Retiree Medical Insurance Plan (RMIP) is a medical insurance plan that provides coverage to eligible headquarters retirees and their eligible dependents for medical services. To qualify for coverage, staff must have at least five years of qualifying service and their age plus qualifying service must equal 60 or more. Staff contributions are based on a cost sharing arrangement, with a subsidy from the Bank Group earned for each year of qualifying service and reduced for each year that RMIP coverage begins prior to normal retirement age. The earliest age at which RMIP coverage can begin is age 50. The annual premium will be subject to review every January 1 to reflect the RMIP plan's experience and general medical inflation.

## **Life Insurance**

WBG provides life insurance coverage to help protect the financial security of your loved ones in the unfortunate event of your death from any cause. All eligible staff automatically receive Bank-paid basic coverage of 100 percent of annual net salary at no cost to the staff member.<sup>7</sup> Coverage is reduced after age 67. An additional 200 percent of annual net salary will be provided through the Staff Retirement Plan at no cost to the staff member. Additional optional coverage of up to 500 percent of annual net salary, at the staff member's expense, is offered to all eligible staff. Total coverage (Bank-paid plus optional) cannot exceed 800 percent of annual net salary. Optional life insurance enrollment is effective upon completion of enrollment, provided enrollment is completed within 60 days of entry on duty. If a staff member delays enrollment for more than 60 days after entry on duty, evidence of good health must be furnished at the staff member's expense to the insurance company, who may not accept the application if the health of the applicant is not satisfactory. Coverage is effective only after the insurance company approves the application.

Staff may increase their optional Group Life insurance following a life event (birth or legal adoption, marriage, divorce, death of dependent) by one times annual net salary coverage (subject to the maximum of optional coverage of five times annual net salary) without providing evidence of good health to the insurance company, provided the application for the increase in coverage is made within 60 days of the life event.

Optional dependent life insurance is also available at the staff member's expense. A standard option provides \$20,000 coverage for a spouse/registered domestic partner and \$8,000 for each eligible dependent child, and a high option provides \$50,000 coverage for a spouse/registered domestic partner and \$10,000 for each eligible dependent child. Enrollment is effective upon completion of enrollment, provided enrollment is completed within 60 days of entry on duty.

Outside of the 60-day window, evidence of good health must be furnished at the staff member's expense to the insurance company, who may not accept the application if the health of the applicant is not satisfactory. Coverage is effective only after the insurance company approves the application.

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<sup>6</sup> For example, if an unmarried child parents a child (the staff member's grandchild), the grandchild can be covered by medical insurance while the child remains a dependent. If the child married, dependency would end and thus the grandchild's coverage would end. However, the child only could remain covered under the medical insurance through the last day of the months in which he/she turns age 26.

<sup>7</sup> Former staff who joined the Staff Retirement Plan on or before April 14, 1998 and who deferred their pension and who are now reappointed will receive basic life insurance coverage of one times annual net salary with the possibility of purchasing up to five times annual net salary in optional life insurance coverage. Staff appointed who are ineligible for pension participation due to age are similarly treated.

## **Accidental Death & Dismemberment (AD&D) Insurance**

The AD&D coverage provides financial security to you and your love ones in the unfortunate event of a death due to an accident. You and your family are protected 24/7. The benefit is paid only following an accident. All eligible staff automatically receive basic coverage of 300 percent of annual net annual salary. A spouse/registered domestic partner is covered automatically at 150 percent of the staff member's coverage amount, and each eligible dependent child is covered at 75 percent of the staff member's coverage amount.

Staff may, at their own expense, purchase Optional Group Accident Insurance coverage, which doubles the basic Bank-paid coverage. The same exclusions above apply. Optional Group Accident Insurance can be purchased at any time for the staff member only, or for the staff member and his/her family. Evidence of good health is not required, but an enrollment form must be completed.

Bank-paid and Optional Group Accident Insurance may provide partial payments in the event of dismemberment, permanent and total paralysis, or loss of eye(s), speech or hearing.

## **Overtime**

Overtime is work performed in excess of the staff member's regular work week beginning on Sunday and ending on Saturday. Annual, sick, and emergency leave and official holidays are counted as time worked in computing the work week required before overtime payment is made. Staff at levels GA through GD only are eligible to be paid for overtime work.

## **Financial Assistance Program**

The Bank Group offers several loan programs to staff, including settling-in, education, emergency and housing. Each loan has different eligibility requirements, loan terms and interest rates. Repayment is made through payroll deduction and cannot exceed the duration of the appointment.

An eligible staff member who was relocated at Bank Group expense to the duty station area on appointment, or who has lived there for less than 60 calendar days prior to appointment, may apply for the settling-in loan within six months of appointment, for an amount not exceeding four months' net salary to assist with settling-in expenses.

## **Access to Information**

Staff Rule 2.01 stipulates that access to salary, pension, insurance and benefits information is automatically granted upon request to spouses or registered domestic partners. The staff member is typically not notified of such disclosure unless authorized by the spouse or registered domestic partner.

## **Resettlement Upon Termination**

Eligibility for resettlement benefits is as follows:

- after two or more years' continuous service for staff recruited to open positions subject to international recruitment at the time of recruitment;
- after two or more years' continuous service for staff appointed to positions subject to local recruitment and holding Indefinite or Temporary Assignments on or after January 1, 2016
- after completing the term of appointment for staff recruited to term appointments subject to international recruitment; or
- Advisor to Executive Director (the former Executive Director's Assistant) appointments.

Staff who are appointed to position subject to local recruitment but are later promoted to a position subject to international recruitment do not receive resettlement benefits upon termination of employment.

Resettlement cost limits are based on the nationality and visa status of the staff member at termination of employment, and not location of the staff member upon recruitment.

Resettlement consists of travel at less than first class for the former staff member and each eligible dependent, a resettlement grant, and shipment and related grants (or an optional removal grant). Resettlement is available to any destination outside of the former staff member's duty station city/country, provided that the cost borne by the Bank Group does not exceed that of resettlement from the duty station city/country to the staff member's home country. For shipments to the home country, there is no cost limit. For U.S. citizens, U.S. Permanent Residents, U.S. refugees and U.S. asylees who are stationed in Washington, D.C. and who resettle outside the United States, the cost limit is Washington, D.C. to San Francisco, California.

## **Credit Monitoring and Identity Protection Services**

In response to global threats to personal privacy and security, and as a prudent cyber security measure, the World Bank Group has decided to offer credit monitoring and identity protection products and services at no cost to its eligible staff.

This is a voluntary benefit. If you choose to enroll, you will be requested to provide personal identifiable information to the service provider and enter into a contractual relationship with the company. You will also be bound by provider's terms and conditions, including for dispute resolution purposes.

Your benefit coverage will stop when you leave the Bank Group. You will however have the option to maintain the coverage at your own cost.