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 receive five percent of net salary per year for a spouse¹ 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 the 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.²) 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).³

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: tsection@worldbank.org, telephone: 202-458-4191).

¹ For information on domestic partners and same-sex spouses, see the relevant section above.
² 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.
³ 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.
**Leave**

**Annual leave:**

26 working days per year, increasing to 28 and 30 days per year after five and ten-years’ service, respectively, accrued daily. Prior service generally applies towards the five and ten year service thresholds.

**Sick Leave and Disability Insurance:**

15 working days of sick leave per year, accrued daily. Sick leave and disability insurance provide income replacement if you become disabled while working at the Bank Group. In the event you are no longer able to work because of sickness or injury, you may receive a monthly benefit equal to 100 percent of your pay while using sick leave and 70 percent of your pay after your sick leave is exhausted. These benefits will be paid as long you remain disabled and will discontinue on recovery, death, or attainment of age 67. The full cost of the program is paid by the Bank Group and enrollment in the program is automatic. Decisions regarding disability benefits and the duration of disability rest with our disability insurance administrator. Absences of 20 days or more must be reported by you, your leave coordinator or your manager to the disability administrator at (202) 473-0974 or via email to Disability Insurance. More information is available on the World Bank Intranet at http://benefits.

**Maternity/Adoption Leave:**

Up to 70 working days for childbirth and/or adoption. For staff with less than two years of service; full parental leave is granted, but if the staff member resigns prior to two years of service, the leave granted must be repaid on a prorated basis.

**Paternity Leave:**

Up to 10 working days for childbirth or adoption where the staff member is not the primary caregiver.

**Relocation Leave:**

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.

**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.
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 pension@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. One option (for U.S. based staff only) allows the staff member to maximize their benefits by using a Primary Care Physician to direct medical care.

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 into the Bank Group’s low premium, high deductible option.

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. If a dependent enrollment is not received within 60 days after entry on duty or the life event that created eligibility, whichever occurs later, your dependent(s) will not be eligible for enrollment in the Bank’s health insurance plan until the next open enrollment. Eligible family members may be enrolled or changes to the coverage options made during the “Open enrollment” season, which takes place in late fall and the coverage is effective Jan 1.
Eligible dependents are a legal spouse or registered domestic partner, a biological child aged 26 or younger, a legally adopted child aged 26 or younger, or the biological or legally-adopted child age 26 or younger of a legal spouse or registered domestic partner. A mentally or physically handicapped child may be eligible for coverage beyond age 26 if the onset of the handicap occurred while the child met the Bank Group’s dependency criteria (namely, age 25 or younger, unmarried, reliant on the staff member for principal support) and the handicapped child, with the exception of the age limitation, continues to meet those criteria. Application for handicapped status must occur on or before the 25th birthday. Grandchildren may be covered only if the parent (the staff member’s child) meets the Bank Group’s dependency criteria, and coverage occurs only while such criteria are met. Other dependents, including but not limited to parents, in-laws, siblings, nieces, nephews and in-laws, are ineligible. 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.

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4 Thus, a child may be covered under medical insurance while not considered a dependent for dependency allowance. For example, a child who marries at age

5 Ends dependency but can remain insured through the last day of the months in which he/she turns age 26. (The child’s spouse is not eligible for medical insurance.)

**Retiree Medical Insurance Plan (RMIP)**

The Bank Group provides health care coverage (comprehensive medical, dental and prescription drug benefits) at retirement. To qualify for coverage, staff must have at least five years of pensionable service and their age plus pensionable 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 pensionable service and reduced for each year that RMIP coverage begins prior to age 67. The earliest age at which RMIP coverage can begin is age 50.

**Life Insurance Plan**

The Bank Group sponsors a Group Life Insurance Plan. All eligible staff automatically receive Bank-paid basic coverage of 100 percent of annual net salary at no cost to the staff member. 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 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. Coverage is reduced after age 67.
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.

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.

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. If a staff member delays enrollment for more than 60 days after entry on duty or the initial dependency event (marriage, birth or legal adoption), evidence of good health for each dependent must be furnished at the staff member’s expense to the insurance company, which may not accept the application if the health of an applicant is not satisfactory. Coverage is effective after the insurance company approves the application.

**Accidental Death Insurance**

The Bank Group sponsors a Group Accident Insurance Plan, which pays in the event of accidental death or dismemberment. All eligible staff automatically receive basic coverage of 300 percent of annual net annual salary up to a maximum of $1,500,000. A spouse/registered domestic partner is covered automatically at 50 percent of the staff member’s coverage amount, and each eligible dependent child is covered at 25 percent of the staff member’s coverage amount. Deaths from certain causes are excluded, including death during service with armed forces of any country, suicide, death from illness or infectious disease, or deaths in airplane accidents where the covered individual was part of the airplane crew. Deaths from certain other causes provide coverage, e.g., death in a commercial airline accident is two times the staff member’s net annual salary subject to a minimum of $100,000 and a maximum of $600,000, and death resulting from an act of war (but not in a commercial aircraft) provides $250,000 in coverage. The aircraft and war risk coverage are not in addition to the basic death benefit. If a loss could be covered under more than one of the above mentioned benefits, only the largest benefit available will be paid.

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.

**Financial Assistance**

The Bank Group offers several loan programs to staff, including settling-in, education 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.

**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

The World Bank Group provides a voluntary credit monitoring and identity protection benefit at no cost to eligible staff through a third-party service provider.

If you wish to enroll and take advantage of this service, you can login to myHR Self-Service by accessing the Benefits & Flexwork menu, and then by clicking on the appropriate link that is provided under Identity Protection. If you have any questions on the coverage or need assistance on completing your enrollment, please call CSID members service at toll free 866-318-2251.

We remind you that this is a voluntary benefit that requires you to provide personal identifiable information to the external vendor and enter into a contractual relationship with them. If you are not comfortable with this, and prefer not to enroll, you do not have to take any action. Please, bear in mind that by enrolling in the service you will enter into a contractual relationship with the external vendor and will be bound by their terms and conditions, including for dispute resolution.