

The following is a summary of the benefits applicable to open-ended and term staff at Headquarters, Washington, D.C. (including staff appointed directly to Country Offices on position 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. All issues regarding benefits must be resolved according to the applicable, governing source documents, notwithstanding anything written in this Summary. The term “Bank Group” refers to the World Bank, IFC, MIGA 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
- G4 visa, requested by the World Bank Group Visa Office through a U.S. Consulate/Embassy outside the U.S. (there is no fee for a G4 visa).
- J1 (exchange visitor) visa with a letter from the J1 sponsor authorizing the World Bank Group assignment (a J1 visa without the authorizing letter is not sufficient); or
- U.S. Asylum status; or
- U.S. Refugee status; or
- A dependent “A” (diplomatic) visa, with a valid work permit; or
- Pending U.S. permanent resident status with valid Employment Authorization Card (work permit); or
- F1 (student) visa under curricular practical training (CPT) or optional practical training (OPT). Work authorization must be received via endorsement from the designated school official (DSO) on the student’s immigration Form I-20. Students may also have an Employment Authorization Card (work permit) issued by U.S. Citizenship and Immigration Services.

Dependency (Tax Equivalency) Allowances

Five percent of net salary for spouse, up to a maximum of \$3,500, and \$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.¹) These allowances are prorated if the spouse’s prior 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 is legally

¹ Step-children have the additional requirement of primary residence with the staff member.

separated, divorced or a single parent, 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 members who are 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.

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 62. 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 60 working days for childbirth and/or adoption. For staff with less than two years of service; full parental leave is granted, but the staff member resigns prior to two years of service, the leave granted must be repaid on a prorated basis.

Paternity Leave: Up to five 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. Only staff members holding positions in levels GA through GD are eligible to be paid for overtime work.

Staff Retirement Plan (SRP)

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

Employees Transferring from Other International Organizations

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 or (202) 458-2977 to seek clarification and further information.

Medical Insurance Plan (MIP)

The Bank Group sponsors a comprehensive medical/dental insurance plan for staff members and their dependents including a choice of three options. 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 Personal 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 31 days of entry on duty. If a staff member delays enrollment in the MIP for more than 31 days after entry on duty, evidence of good health satisfactory to the insurance company may be required. Contributions, shared by the Bank Group and the staff member, are deducted from each paycheck.

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

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 62. 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 members automatically receive Bank-paid basic coverage of 300 percent of annual net salary at no cost to the staff

member.² Additional coverage of up to 300 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 600 percent of annual net salary. Optional life insurance enrollment is effective upon completion of enrollment, provided enrollment is completed within 31 days of entry on duty. If a staff member delays enrollment for more than 31 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 65.

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 total basic and optional coverage of six 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 31 days of the life event.

Dependent life insurance is also available at the staff member's expense. A standard option provides \$20,000 coverage for a spouse/domestic partner and \$8,000 for each eligible dependent child, and a high option provides \$50,000 coverage for a spouse/domestic partner and \$10,000 for each eligible dependent child. If a staff member delays enrollment for more than 31 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.

Accident Insurance Plan

The Bank Group sponsors a Group Accident Insurance Plan, which pays in the event of accidental death or dismemberment. All eligible staff members automatically receive basic coverage of 300 percent of annual net annual salary. 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 increased coverage, e.g., death in a commercial airline accident adds an additional two times the staff member's net annual salary, and death resulting from an act of war (but not in a commercial aircraft) provides an additional \$250,000 in coverage.

Staff may, at their own expense, purchase Optional Group Accident Insurance coverage, which doubles the basic Bank-paid coverage. The same exclusions above apply, and the additional \$250,000 act of war provision does not 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.

² Former staff members 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 members appointed who are ineligible for pension participation due to age are similarly treated.

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

Long Term Care Insurance

The Bank Group makes available an unsubsidized Long Term Care Insurance Plan for staff members, their families and their parents and/or parents-in-law. This insurance plan is designed to help with the costs of care which is generally not medical in nature but which results from the inability of people to care for themselves independently. This care, whether provided in a nursing home or at home, is often custodial care not covered by typical medical insurance plans.

Enrollment is optional and coverage is effective from the first of the month following approval by the insurance company. Guaranteed issue (without medical underwriting) is available only for staff members who enroll within 60 days of entry on duty; dependents must always undergo medical underwriting. Prices vary with coverage levels and age at the time of enrollment.

Spouse Travel

The spouse of a staff member who travels extensively on operational missions may accompany the staff member from time to time on subsequent missions. The Bank Group pays all or part of the spouse's travel and, in certain circumstances, subsistence. "Points" are earned by the staff member (one point for each night spent on official business outside the duty station country) and are used to "pay" for the spouse's travel and subsistence. A single, divorced, or widowed staff member's eligibility to earn points begins on the date of marriage or remarriage.

Relocation Benefits on Appointment

Relocation benefits are only applicable to staff who are appointed to positions that are subject to international recruitment and who are not residents of the Greater Washington-Baltimore metropolitan area at the time of appointment. Relocation benefits must be completed within 12 months of joining the Bank Group.

Relocation Travel

Transportation. The Bank Group will pay for relocation air tickets for the staff member and his/her eligible dependents to fly less-than-first class class from the place of recruitment to the new duty station by the most direct route. Any savings resulting from a traveler opting to fly in a lower class of travel will revert to the Bank Group and cannot be used to cover the cost of an indirect routing. Travel arrangements will be made through the Bank Group's designated travel contractor (American Express in Washington, D.C.). Travelers should not purchase their own tickets unless specifically authorized by the Bank Group, in advance, as it might impact the amount that will be reimbursed.

Travel Accident Insurance. Staff and their dependents will be covered while in travel status against accident by an insurance policy to which the Bank Group subscribes. The standard beneficiaries of this life insurance are indicated in the "Accident & Accompanying Baggage Insurance" summary. Staff members who wish to designate a beneficiary other than the standard beneficiaries should access <http://www.worldbank.org/humanresources>, then click on "Forms",

then select “Insurance (Beneficiary Form 1603b for HQ) (HQ).” Submit completed, signed forms by fax to (202) 522-2150 or scanned (PDF format) into an email that is sent to hrrservicecenter@worldbank.org.

Relocation Shipment

You may choose to have the Bank Group handle your shipping arrangements, or you may elect the Optional Removal Grant. **The Bank Group’s Shipping Office cannot assist staff who elect the Optional Removal Grant.**

Optional Removal Grant. At the option of the staff member, the Bank Group will pay an Optional Removal Grant as follows:

- For intercontinental moves, staff members with a family size of two or more may be eligible to receive \$14,000, and staff with a family size of one may be eligible to receive \$10,000.
- For intracontinental moves, staff members with a family size of two or more may be eligible to receive \$12,000, and staff with a family size of one may be eligible to receive \$8,000.

This grant will be included in the first possible paycheck and *is in lieu of all surface freight shipments, storage, and insurance. If you choose the Grant, you should make your own shipping arrangements and should not contact the Bank Group’s Shipping Office for assistance.*

Surface/Air Shipments (available only to staff who do not choose the Optional Removal Grant). The Bank Group will provide a surface shipment of personal and household effects up to one 40-foot container plus an Excess Baggage Grant of \$1,800. Shipping arrangements are made through the Bank Group by a local shipping company. The Bank Group does not arrange or pay for transportation or insurance for the shipment of motor vehicles, watercraft, aircraft, heavy machinery, plants, pets, livestock or other animals, firearms or ammunition.

The Bank Group provides limited insurance coverage against loss or damage to baggage and personal effects which will accompany staff and their immediate dependent family. Additional coverage, if desired, can be arranged at the staff member’s own expense as indicated in the “Accident & Accompanying Baggage Insurance” summary.

The Bank Group also assumes the cost of limited insurance on shipment of household and personal effects to the extent indicated in the pamphlet entitled “General Instructions Regarding the Shipment of Household and Personal Effects Under the Relocation Policy.” The procedures to insure the shipment are set forth therein. Staff should carefully read these instructions and follow them completely. This pamphlet is included in the insurance packet enclosed with the letter of appointment. The packet also contains insurance application form(s). The application(s) must be completed and sent to the Bank Group’s Shipping Office prior to shipment.

Relocation Grant. After joining the Bank Group, payment will be authorized for a relocation grant of \$12,000 for a staff member without dependent children and \$15,000 for a staff member

with dependent children. This relocation grant will be included in the first paycheck and covers departure expenses, stopover allowances en route, arrival expenses, temporary housing expenses, and payment of travel time. There are no additional payments in connection with relocation.

Mobility Premium

Expatriate staff³ appointed to an open-ended or term position subject to international recruitment on or after July 1, 1999 and whose duty station is in the United States are eligible to receive a mobility premium. Eligibility for mobility premium is based on status at appointment; staff who are appointed to position subject to local recruitment but are later promoted to a position subject to international recruitment do not receive mobility premium upon or after promotion.

Special provisions apply to:

- Staff members who are appointed eligible for mobility premium, but are married to or partnered with staff members of the Bank Group or International Monetary Fund who also are eligible to receive expatriate benefits.
- Staff members who are reappointed to the Bank Group within three years of end of employment and who received expatriate benefits during the prior appointment.

The mobility premium provides assistance to staff members and their families towards general costs associated with expatriation. Staff members are expected to use the money in a manner that supports their expatriate needs, e.g., job search for a spouse/domestic partner, assistance with the care or travel of elderly parents, maintaining a residence in the home country, language lessons, home country travel, child education, etc. The Bank Group does not prescribe the use of this payment, nor are staff members required to report on its usage.

The mobility premium is paid for a period of 10 years; prior service for the Bank Group in receipt of expatriate benefits may count towards the 10 year period. It is calculated by multiplying the market reference point of grade GG (\$132,790 as of July 1, 2008)⁴ by the sum of the applicable percentages for the staff member, spouse/domestic partner, and each dependent child based on the zone corresponding to the staff member's home country:

	Staff member	Spouse/Domestic Partner	Dependent Child
Zone A ⁵	7%	5%	4%
Zone B	11%	5%	4%

The premium is paid quarterly in arrears at the end of March, June, September and December. The full amount of the mobility premium is paid in years one through four. The amount of the mobility premium declines in six equal percentage steps between years five and ten, and

³ An expatriate staff member at Headquarters is defined as a staff member recruited to a position subject to international recruitment who does not hold U.S. citizenship or U.S. Permanent Residency ("green card") at the time of appointment (or at any time in the 12 months preceding appointment), or at any time after appointment. U.S. refugees and asylees are also ineligible.

⁴ The market reference point is adjusted in July of each year to reflect general pay increases awarded to Bank Group staff.

⁵ Zone A countries are those where flying time to the capital city is less than nine hours from Washington D.C. (generally Western Europe, parts of Eastern Europe, North and Central America, the Caribbean, and parts of South America).

eventually to zero in year eleven. Adjustments will be made to reflect changes in family circumstances and in the standard reference salary. See example sheet attached.

The mobility premium is suspended when staff members are assigned to a Bank Group office outside the U.S. Such staff members receive expatriate benefits in accordance with the home country travel and education benefits policies then in effect. When staff members return to the U.S., mobility premium resumes at the point that it was suspended, assuming the staff member is an expatriate.

G4 Spouse and Dependent Employment

G4 dependents may apply through the World Bank Group Visa Office to the U.S. State Department and the U.S. Citizenship and Immigration Services for a work permit that allows them to work in the U.S. while in G4 status. The Work Authorization process takes up to four months (and occasionally longer) due to mandatory security checks in place since September 11, 2001. The delay occurs as the U.S. authorities process the application; the World Bank Group has no influence or control over the process or the delay.

Resettlement Upon Termination

Eligibility for resettlement benefits is as follows:

- after two or more years' continuous service for staff members recruited to open-ended positions subject to international recruitment at the time of recruitment;
- after completing the term of appointment for staff members recruited to term appointments subject to international recruitment; or
- Advisor to Executive Director (the former Executive Director's Assistant) appointments.

Staff members 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.

Financial Assistance

The Bank Group offers a several loan programs to staff, including settling-in, education and housing. Each has different eligibility requirements, loan lengths and interest rates. Repayment is made through payroll deduction.

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.

Domestic Partners

The World Bank Group registers 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 full benefits and services as described above except Dependency (Tax Equivalency) Allowance, Tax Allowance, Spouse Travel, and G4 visa services.

Mobility Premium Examples

	Children	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Total
Zone A												
Single	0	\$9,300	\$9,300	\$9,300	\$9,300	\$7,900	\$6,510	\$5,110	\$3,720	\$2,320	\$930	\$63,690
Single	1	\$14,610	\$14,610	\$14,610	\$14,610	\$12,420	\$10,220	\$8,030	\$5,840	\$3,650	\$1,460	\$100,060
Single	2	\$19,920	\$19,920	\$19,920	\$19,920	\$16,930	\$13,940	\$10,960	\$7,970	\$4,980	\$1,990	\$136,450
Married	0	\$15,930	\$15,930	\$15,930	\$15,930	\$13,540	\$11,150	\$8,760	\$6,370	\$3,980	\$1,590	\$109,110
Married	1	\$21,250	\$21,250	\$21,250	\$21,250	\$18,060	\$14,870	\$11,690	\$8,500	\$5,310	\$2,120	\$145,550
Married	2	\$26,560	\$26,560	\$26,560	\$26,560	\$22,570	\$18,590	\$14,610	\$10,620	\$6,640	\$2,660	\$181,930
Zone A countries are based on travel times from Washington less than 9 hours, and include Antigua & Barbuda, Austria, Bahamas, Barbados, Belgium, Belize, Bermuda, Canada, Colombia, Costa Rica, Cuba, Czech Republic, Denmark, Dominica, Dominican Republic, Ecuador, El Salvador, France, Germany, Grenada, Guadeloupe, Guatemala, Guyana, Guyana (French), Haiti, Honduras, Iceland, Ireland, Italy, Jamaica, Luxembourg, Martinique, Mexico, Netherlands, Nicaragua, Norway, Panama, Peru, Portugal, St. Kitts, St. Lucia, St. Vincent, Spain, Suriname, Sweden, Switzerland, Trinidad & Tobago, United Kingdom and Venezuela.												
	Children	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Total
Zone B												
Single	0	\$14,610	\$14,610	\$14,610	\$14,610	\$12,420	\$10,220	\$8,030	\$5,840	\$3,650	\$1,460	\$100,060
Single	1	\$19,920	\$19,920	\$19,920	\$19,920	\$16,930	\$13,940	\$10,960	\$7,970	\$4,980	\$1,990	\$136,450
Single	2	\$25,230	\$25,230	\$25,230	\$25,230	\$21,450	\$17,660	\$13,880	\$10,090	\$6,310	\$2,520	\$172,830
Married	0	\$21,250	\$21,250	\$21,250	\$21,250	\$18,060	\$14,870	\$11,690	\$8,500	\$5,310	\$2,120	\$145,550
Married	1	\$26,560	\$26,560	\$26,560	\$26,560	\$22,570	\$18,590	\$14,610	\$10,620	\$6,640	\$2,660	\$181,930
Married	2	\$31,870	\$31,870	\$31,870	\$31,870	\$27,090	\$22,310	\$17,530	\$12,750	\$7,970	\$3,190	\$218,320