**Medical Insurance: Medical Insurance Plan (MIP)**

1. The Medical Insurance Plan (MIP) is a health insurance scheme operated by the UN and related organizations, e.g., the United Nations Development Programme (UNDP), the United Nations Children’s Fund (UNICEF), and the United Nations High Commissioner for Refugees (UNHCR) for the benefit of locally recruited active staff members (in the General Service and National Officer categories) and former staff members (and their eligible family members) serving or residing at designated duty stations away from headquarters. The plan was established in 1987 by the General Assembly (GA) at its 41st session in accordance with UN Staff Regulation 6.2 and replaced the Medical Expense Assistance Plan (MEAP).

1. The object of the MIP is to assist subscribers and their eligible family members in meeting expenses incurred for certain health services, facilities, and supplies that arise from sickness, accident, or maternity and that should be reimbursed within the limits laid down in UNDP [MIP Rules.](https://popp.undp.org/node/5411)

1. To ensure optimum efficiency and confidentiality, UNDP contracts the services of an external service provider for the professional administration of medical claims. The service provider administers the MIP on behalf of UNDP in accordance with UNDP rules and procedures.

**Audience**

1. The MIP is targeted at the following entities and persons:
   1. UNDP Country Offices
   2. UNDP locally recruited staff members governed by the UN Staff Regulations and Staff Rules and stationed outside NY HQ
   3. UN system MIP subscribers administered by UNDP

1. The policies detailed in the Policies and Procedures relate to a staff member’s enrollment, status, and eligibility. Plan usage, such as how to file a claim, is described in the plan itself accessible through the link below.

[Medical Insurance Plan (MIP) Rules](https://popp.undp.org/node/5411)

[MIP list of reimbursable and non-reimbursable items](https://popp.undp.org/node/5406)

[MIP list of reimbursable and non](https://popp.undp.org/node/5566)[-reimbursable drugs and medicines](https://popp.undp.org/node/5406)