

**Enclosure 1:
Agenda ANARCP Annual General Assembly
Friday 23 May 2025 at 09:30 hours**

No.	AGENDA ITEM
1	Opening Remarks: Welcome Administrative Announcements
2	Approval of the Agenda
3	Election Results
4	Address by our Patron ACOS J1 – General Shade
5	Presentation by Chief Civilian Personnel – Wouter Benoit
6	Presentation by SCSA – Andre Terrasse
7	Presentation by AAPOCAD – John Parsons
8	Presentation by CNRCSA – Robert Goyens
9	Allianz Care Presentation – Bojan Popadić
10	Health Insurances Issues– Huub Simons
11	ANARCP Issues: Chairman’s Report - Hessel Rutten
12	Treasurer’s Report – Jean Vanderwal
13	Any Other Business
14	Next Meeting

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Enclosure 2: Allianz Care Presentation



Allianz 

Allianz Care Service to NATO

Dr. Bojan Popadić
Nina Karcher
May 2026

The slide features a dark blue background with a large, stylized white 'd' shape on the right side. Inside the 'd' are three vertical panels showing a classical building facade, a blue NATO flag, and a green statue. The Allianz logo is in the top left, and the title 'Allianz Care Service to NATO' is in large white and blue text. Below the title, the names 'Dr. Bojan Popadić', 'Nina Karcher', and the date 'May 2026' are listed.



Allianz  | Allianz Partners

Your NATO dedicated team

 19 Care Advisors	 7 Medical Advisors	 45 Claims Officers
 3 Provider Network Managers	 Claims Admin Team	 Operations Manager

Dedicated IGO team based in Allianz Care's IGO Hub in Brussels

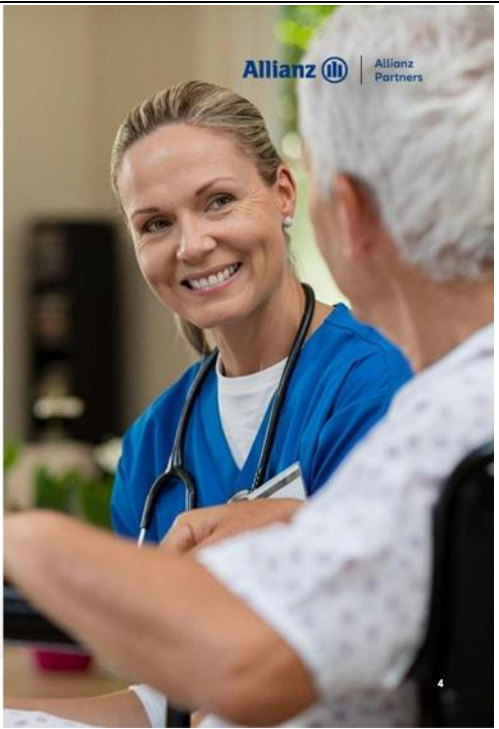
27 nationalities, +35 languages

3

The slide has a dark blue header with the Allianz logo and 'Allianz Partners' text. Below the header is the title 'Your NATO dedicated team'. The main content is a grid of six team roles, each with an icon and a count. The roles are: 19 Care Advisors (24h icon), 7 Medical Advisors (stethoscope icon), 45 Claims Officers (calculator icon), 3 Provider Network Managers (globe icon), Claims Admin Team (checklist icon), and Operations Manager (network icon). Below the grid, it states 'Dedicated IGO team based in Allianz Care's IGO Hub in Brussels' and '27 nationalities, +35 languages'. A small number '3' is in the bottom right corner.

What we did in 2025 to support NATO members

<p>Helpline</p> <p>25,990 calls</p> <p>56,135 e-mails</p>	<p>Medical Services</p> <p>2,253 GOPs</p> <p>17,552 e-mails</p>
<p>Claims</p> <p>527K processed claims containing 1.5M invoices</p>	<p>Policy Management</p> <p>31,269 insured people</p> <p>14,387 policies</p> <p>Avg. 2.17 people per policy</p>



Focus on Quality & Efficiency



<p>🎯 SLAs</p>	<ul style="list-style-type: none"> • Claims SLA maintained during the entire 2024
<p>👤 Quality</p>	<ul style="list-style-type: none"> • First Contact Resolution 89% • 2,200 claims (0.41% of total) required correction, out of which 845 due to our error (0.16% of total) • NATO member Survey – Overall Satisfaction 4.61/5
<p>💡 Efficiency</p>	<ul style="list-style-type: none"> • TGs over the phone – TG in provider's/member's inbox within 15 minutes (26% of all issued TGs) • Enhanced focus of fraud prevention and detection • Further Info Requests at 9.7%, top reasons missing invoice, missing prescription and no cost breakdown
<p>⚠️ Complaints</p>	<ul style="list-style-type: none"> • 550 complaints registered in 2025, out of which 178 upheld • Complaints per contact ratio of 1,142 (total of 627K contacts)



NEW benefits* (as of 2025)



Custodial Care

- refers to non-medical assistance with the six core activities of daily living (ADLs), namely bathing, dressing, toileting, transferring, continence and feeding.
- Cover: After a six-month waiting period a monthly cash allowance will be paid to the member.

Home Adaptations

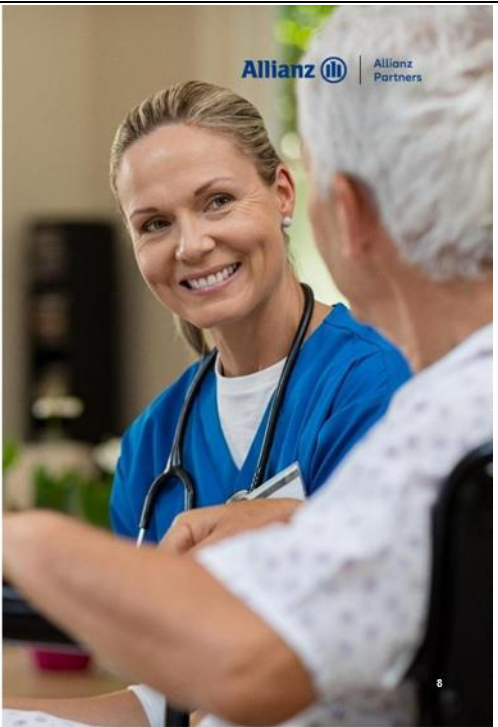
- refers to adaptations to the living environment of a person in need of assistance with activities of daily living (ADLs), e.g. fitting a stairlift or banister, adding grab rails to the bath or by the bed, installing a walk-in shower or bath, installing an outdoor ramp or step rail, lowering kitchen tops (non-exhaustive list).
- Cover: 90% refund, subject to a three-year limit per person.

*The above 2 benefits are not available to Temporary personnel, Leaving staff who are not entitled to the Continued Medical Cover (CMC) at the end of their contract with the Organisation, Non-dependent children, Old CMCs (retired staff before 01/01/2001)

NEW benefits (as of 2025)

Prior authorization is required for these 2 new benefits:

- To be eligible the insured member must be permanently unable to perform at least 3 activities of daily living (ADLs), namely bathing, dressing, toileting, transferring, continence and feeding.
- A detailed medical report is required and must include:
 - The patient's medical condition/limitations for which custodial care is required.
 - A list of tasks of activities of daily living the home aid is expected to perform and the approximate amount of time required for each individual task.
- A waiting period of six months applies.



NATO Affinity Cover

Next purchase window – October 1st to December 31st



Cover for out-of-pocket expenses

- ② Most of the benefits on your NATO Base plan are covered up to 90% refund.
- ② The NATO Affinity cover has been designed to help cover some or all of the eligible out-of-pocket expenses not covered by the NATO Base cover.



Repatriation & Evacuation

- ② Medical repatriation home if 'fit to travel'
- ② Transport costs of insured family members in economy class
- ② Repatriation of mortal remains

Requires prior-authorization.



Family & Sport Pack

- ② Preventative health and parental support benefits included in all NATO Affinity cover options
- ② Eg: contribution towards gym membership, SADS screening or parenting course.




Allianz | Allianz Partners


Health & Wellness included at no cost

- Digital check-up
- Mind coaching
- Employee assistance Programme
- Travel Security Services
- Expert-led health & wellness webinars
- Body coaching

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Let's stay in touch

-  + 32 2 210 66 00
Available 24/7
-  unityhelpline@e.allianz.com
-  Allianz Care
Boulevard du Roi Albert II 32
1000 Brussels



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Enclosure 3: NATO Health Insurance Presentation



NATO Health Insurance

22 May 2026

ANARCP Annual General Assembly

1



Overview

- NATO Medical Insurance
- Phase 2 of Modernisation of NATO Medical Plan
 - Long-Term Care (Home Care)
 - Health Insurance Premiums
 - Appeal against rebalancing of premiums
 - Hardship procedure
 - Escalation procedure
 - NATO Benefit Guide and Table of Benefits
- Health Insurance Issues

2



NATO Medical Insurance (Allianz Care)

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Situation as per 1 Jan 2026

- **Basic Insurance**
 - 90% reimbursed according to “Table of Benefits”
 - 100% for hospitalisation, serious illness or for handicapped children (NATO Wide Supplement)
 - 1.5% premium (of active salary scale) (except for old-CMC)
 - 3.17% premium (of active salary scale) for Bridging Cover
- **Long-Term Care (Home Care)**
 - New cover for non-medical support at home (except for old-CMC)
 - 0.3% premium (of active salary scale)
- **Affinity Cover** additional optional insurance
 - Next purchase window end 2026
 - 3 options with different additional cover and cost (Advance, Plus and Pro)
 - Premium increased by 10% and is dependent of cover and age and is per insured member (€175/year-Advance at 65 to €535/year-Pro at 80+)

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Phase 2 of Modernisation of the NATO Medical Plan

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Phase 2 of Modernisation

- A new **list of serious illnesses** has been agreed as per 1 July 2024 (**Done**)
- A new cover for **Long-Term Care** (Home Care) is in effect as of 1 Jan 2025 (**Done**)
- **New medical premiums** for all as of 1 July 2025 (**Done**)
- New proposal for **Hardship assessment**
- New proposal for **Escalation procedure**
- Update of **NATO Benefit Guide** and **Table of Benefits**

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Long-Term Care

- Cover for **non-medical support at home**
 - Applicable in case **three or more of the six activities of daily living** (bathing, dressing, toileting, transferring, continence and eating) cannot be performed without assistance. A proof from a doctor is required
 - Includes a **monthly allowance**. Ceilings are included in the Table of Benefits
 - Includes a **limited cover for making adjustments to the home**. Requires prior approval and invoices.
 - **NOT available for old-CMC** (retired before 2001)
 - Allowance will **stop in case of admission to a nursing home**
 - Requests will face a **6-month waiting period** before any monthly payment will start

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Health Insurance Premiums

Category	Definition	Premium per 1 Juli 2025
Bridging Cover	55 to 65 years old	1,67% (Base Cover) + 1,5% (RMCF) + 0,3% (Home Care) = 3,47% (last active salary scale)
Retirees 65+	65 year and older	1,5% (RMCF) + 0,3% (Home Care) = 1,8% (last active salary scale)
Invalidity pension	Up till 65 years After 65	1,5% (RMCF) + 0,3% (Home Care) = 1,8% (last active salary scale)
Old-CMC	65 year and older Retired <1 Jan 2001 at 65+	No premium for Base Cover No premium for Home Care (but No cover)

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Health Insurance Premium Issues

- **NPU** is requested to **explain the calculation of the medical premiums**
- **NATO finance** is requested to **clarify invoices for medical premiums** for Provident Fund and DCPS members
- **(Old-CMC) members** should inform NPU in case they still receive **incorrect invoices** for LTC and Base Cover after rebalancing of premiums
- **Members, that were under the previous footnote**, and who have paid LTC premiums (Jan-June 2025) should **request a reimbursement**
- **Allianz** needs to **clarify the cover for LTC** (90% or 100%) and if other national insurance needs to be used first
- **Allianz** needs to **clarify if LTC benefits** can ever be used when there is a mandatory **national LTC insurance** (like Germany)

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Appeal against new medical premiums

- Several retired staff that saw their **medical premiums increase** started an **Appeal with the NATO Administrative Tribunal**
- **APPEALS** submitted in October 2025
 - Acquired rights were broken
 - There was no urgent need to make any changes and the changes only have a minimal impact
 - There was an unequal treatment since the old-CMC retirees still have the medical cover for free
 - The original concept of solidarity, where active staff pay for the retired staff that have contributed more than 25 years, was changed
- The **HEARING** of the NATO Administrative Tribunal took place on 20 April 2026
 - Outcome uncertain and not expected until end May
- If the judgement is positive then ANARCP will study how others can benefit from the same ruling

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Hardship Assessment Process

- A **hardship** is a situation where an insured member has to pay a **high own contribution** for a medical treatment
 - “High own contribution” is not defined but will be **assessed on a case-by-case basis**, but is assumed to be more than 10% of the yearly pension
 - Own contribution usually on a **temporary basis**
 - Only includes treatment that **exceeds the limits of the Table of Benefits**
 - Request can only be **initiated when the treatment is completed and fully paid**

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Hardship Assessment Process

- Step 1: **Submit a request to NATO Insurances**
(Mr Philippe Vieillemand, vieillemand.philippe@hq.nato.int)
- Step 2: NATO requests Allianz Care to **present details** of the treatment, medical condition and reimbursed costs (The member needs to give consent to NATO)
- Step 3: **NATO reviews** the case and decides if a hardship exists
- Step 4: **NATO communicates the result** to the member and if applicable asks Allianz Care to reimburse additional amounts up to new limits.

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Escalation Process

- In case an insured member disagrees with an Allianz Care claims handling, the member can submit a **formal complaint to Allianz Care**
- **Allianz Care** then follows a **complaint procedure** to respond to the complaint and keep the member informed at regular intervals
- In case **Allianz Care still disagrees**, then the member can **escalate the case to NATO Insurances** (Mr Philippe Vieillemard, vieillemard.philippe@hq.nato.int, or through natohr@hq.nato.int)
- Further steps to present the case for a formal NATO Administrative Review and eventually to the NATO Administrative Tribunal still need to be worked out

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NATO Benefit Guide

- **NATO Benefit Guide** and **Table of Benefits** were updated in January 2026
 - TOB still 2025 version. Update to 2026 is expected. Only update when inflation is above 4%
 - Includes **hardship process** and **access to healthcare in the US**
 - Includes rules and **limits for Home Care**
 - Includes **updated list of serious illnesses**
 - **Textual changes** to explain minor surgery, video consultation (in country only), prescribed drugs (only on prescription and nationally approved)
 - **Explanation that DBC code invoices** will be covered only under diagnostics tests
 - Addition of a clause that **insurance under Bridging Cover will be suspended** when **gainful employment** is started
 - Addition of **sanction, prohibition or restriction clause**

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Health Insurance Issues

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Health Insurance Issues

- Ongoing Issues for **Allianz Care**
 - **Electronic claims in Belgium** create uncertainty of remaining claim for Allianz
 - Different **interpretations of NATO Benefit Guide** (orthopaedic appliances, dental cover, medical treatment)
 - **Errors made in handling claims** (full reimbursement under Affinity Cover rather than Base Cover, incorrect allocation of claim to incorrect year, anaesthesia treated differently than surgery)
 - Problems with **bank payments in the USA**
 - Problems with **late Allianz payments of hospital invoices** resulting in request for direct payment by members

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Health Insurance Issues

- Ongoing Issues for **NATO Insurances**
 - Problem getting **access to public nursing homes** in the Netherlands
 - **Medical premiums in Türkiye** in relation to relatively low ceilings

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Allianz Claims Problems

- Always **contact the Allianz Helpdesk** in case of problems with claims, for general questions or for requesting prior approval (toll free in Europe 0800 1514 8585 or e-mail: unityhelpline@e.allianz.com)
- **Do not submit e-mail claims to the helpdesk** as this will delay the processing. E-mail claims should be submitted to: unityclaims@allianzworldwidecare.com
- Please **contact ANARCP NATREP** if there are any problems with Allianz Care that are not resolved

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Enclosure 4: ANARCP Treasurer's Report 2025

TREASURER'S REPORT 2025 (all amounts in Euro)		
<u>TOTAL ASSETS</u>		
Bank account	01-01-2025	29.201,79
Bank account	31-12-2025	15.905,77
	Difference	-13.296,02
Saving account	01-01-2025	158.274,79
Saving account	31-12-2025	179.105,58
	Difference	20.830,79
Total Assets 31-12-2025		195.011,35
Growth 2025		7.534,77
<u>INCOME</u>		
Saving account interests		830,79
NPU auto deduction		18.200,00
Payment by bank for 2025		3.651,33
CNRCSA refund Travel expenses		2.257,70
AGA 2025 Diner contribution		560,00
Bank cash money used for diner		450,00
TOTAL Income		25.949,82
<u>EXPENDITURES</u>		
Dues refund		205,00
TRAVEL 2025 for CNRCSA		3.087,07
Contribution ANARCP to CNRCSA		2.400,00
APPEAL Declaration + letter		2.412,00
Travel cost ANARCP		631,00
Bank charges		86,14
Postage		41,00
Web site		332,75
Cash money for AGA		450,00
Admin support		190,99
Nat Rep Support		1.722,77
Card Flowers		105,33
Local activities		3.362,50
Official meetings		3.388,50
TOTAL Expenditures		18.415,05
Difference Income - Expenditures		7.534,77

To : Chairman ANARCP

Baudour, 07 April 2026

Subject : Audit of ANARCP Accounts FY 2025

Dear Chairman,

As requested, I examined the ANARCP accounts of FY 2025.

The scope of this audit was to compare the entries in the accounts with the bank statements and to review the detailed justifications of the income and expenditures.

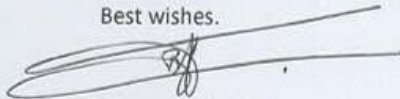
All financial transactions are correctly recorded and assumed to be duly justified as per the ANARCP rules as far as payments are concerned.

- The bank statements showing the balances of the current account and the savings account at the end of FY 2024, beginning of FY 2025, and end of 2025 are part of the financial report.
- As recommended in the 2025 audit report of the 2024 accounts, a transfer of KEUR 20 has been processed between the Current account and the Savings account. The current account should be kept at a minimum operational amount (i.e. +/- KEUR 15)
- It is recommended to properly account for receipts and expenses. It only refers to one transaction that gathered one receipt and one expense They should have been shown separately. It had no impact on the final balances.

I can formulate an unqualified opinion for the ANARCP accounts for FY 2025.

Unless you wish to provide further comments on this report I consider this audit as closed.

Best wishes.



Philippe BURNV

Former SHAPE/BSG Budget Administrator/Officer (11/2004 – 02/2022)

Copy to : ANARCP Treasurer

Enclosure 5: ANARCP Budget 2026

Details	Result 2025	Budget 2025	Budget 2026
INCOME			
Interest savings account	830,79	0	0
Fees	21.851,33	25.000	25.000
AGA/DINNER	1.010,00	3.000	3.000
TRAVEL confederation 2024	2.257,70	3.000	3.000
Miscellaneous	0,00	120	120
	25.949,82	31.120	31.120
EXPENDITURES			
ADP ALLOWANCE	1.722,77	1.500	2.500
AGA/DINNER +ExCom	3.838,50	4.000	4.500
NAT Rep Activities 15€ /mem	3.362,50	3.600	4.000
Admin support ExCom-Nat Reps	190,99	1.000	1.000
TRAVELS for ANARCP	631,00	1.000	1.000
TRAVELS for CNRCSA	3.087,07	4.000	4.000
Contribution to CNRCSA 2 €	2.400,00	4.000	4.000
Refund fees	205,00	0	300
BANK Charges	86,14	300	300
Admin	41,00	0	100
FLOWERS Funerals present	105,33	300	300
Website	332,75	300	500
Appeal	2.412,00	7.000	4.000
Miscellaneous/reserved		4.120	4.620
Total	18.415,05	31.120	31.120
BALANCE	7.534,77	0	0

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**Enclosure 6:
NATREP Reports**

**Belgium, Denmark, France, Germany,
Italy, Netherlands, Norway, Türkiye, UK, USA/CAN**

ANARCP NATREP report of Belgium (May 2026)

We have around 230 members.

I will not emphasise on the communication problems we have with the NPU. We all know.

Deletion of the footnote of the CPR art 51.2. : a collective appeal has been initiated by the association.

From the Belgian chapter, an appeal has been initiated for a member under the Provident Fund.

Procedures are very time consuming and results are uncertain.

The post of the deputy Belgian NATREP is vacant since one year and any member is welcome to apply for it.

We had our New Year reception in association with the Shape Civilian Staff Association on the 30th of January. About 30 members were present.

We need to renew the SHAPE access passes for our members before the end of 2026.

A meeting with SHAPE Registry is scheduled, inviting representatives from all the SHAPE affiliated associations.

We hope to soon receive info on the procedures/timing to follow.

Yves SANDERS

ANARCP National Representative for Belgium

ANARCP NATREP report of Denmark (May 2026)

Personnel Issues

We are two new members who have assumed the representative roles: National Representative, Nils Baaring, and Deputy, Jan Wagner. Since we have joined recently our awareness of the pensioners situation is relatively limited. It will improve and we are committed to taking care of them as well as we can.

One member was excluded in 2025 due to lack of payment of dues.

Pension, Financial and Tax Issues:

Danish pensioners are still charged "Bank fees" which is an issue the NPU has been made aware of. The NPU's response was according to the previous report:

"However, please note that bank fees charged in Denmark, Norway, USA and Canada can be refunded to pensioners once a year to pensioners who request it and attach a proof of payment, so this shouldn't be an issue (Jerome Gal)."

It is incomprehensible why the pensioners are charged a fee to begin with. The transactions are intra-European executed between EU member Nations (Belgium and Denmark), so called SEPA transactions, and they are free of charge. Also, active staff members of Danish nationality can transfer part of their salary without a fee. It would be much preferable if this problem could be resolved at its root rather than every retiree has to submit a claim for reimbursement.

As for the annual Tax Declaration, the NPU has previously informed one pensioner that the Danish tax authorities had agreed with the SIRP/ISRP that the deadline to file the return is 1st July 2026. Considering the most recent information from ANARCP announcing further administrative delays, even this deferral may not be sufficient to avoid pensioners encountering difficulties with the Danish tax authorities and bearing financial costs. This is unacceptable.

It is also unacceptable that the NPU will effectively cease to respond to any inquiries from retired staff on the grounds of insufficient staff capacity, reference is made to the information recently received from ANARCP. It is clearly the employer's responsibility to ensure a viable administration that can service the retired staff and failing to do so may lead to very unpleasant situations for not only retired staff and dependents but the Organisation too.

NATO Health System (Allianz):

Danish pensioners continue to be charged a fee for every reimbursement related to claims. It seems Allianz is using a bank in Ireland to execute the transfers. Thus, the transfers are between EU countries, Ireland and Denmark, for which reason they should be SEPA and not subject to fees. It is again incomprehensible why the pensioners are charged a fee and unfair they must bear these costs. The only mitigating measure they can apply is to bundle their claims which is rather inconvenient especially if they incur material health care related expenses and then have to wait for reimbursement.

Social events:

We are unaware if any were held in 2025.

The Future:

I will assume the responsibility to participate in ANARCP meetings as they come up and represent the Danish constituency. This responsibility may be shared with Jan Wagner as we deem fit in order to secure the Danish representation and look after our pensioners interests.

Sincerely,

Nils BAARING

ANARCP National Representative for Denmark

ANARCP NATREP report of France (May 2026)

Since France is a large country and our membership is spread throughout, communication with members has been mainly through email, telephone and occasionally by letter.

In the past year, we gained one more retiree to bring the total number of members in France to 22. Then one decided that Norbert Lindner provided a better service than I and moved to Germany. At the end of the last period we were back to 21 members (along with their dependants) living in France. Of these, 14 are Full Members. Of the 7 Life Members, 4 are inactive and have been uncontactable for some time. These 4 are aged 93, 96, 100, 100 years but, as I reported last year, there is no mechanism for us to monitor whether they remain alive.

The re-organisation of the medical benefits system, including the Affinity and long-term care aspects, has generated no adverse comment to me. I can only conclude that our members are basically satisfied with the medical support on offer.

A problem in France is the increasing number of income tax offices attempting to extract "social charges" from consolidated organisation retired persons. The reasons for doing this are unclear but could be related to the availability or not of national bi-lateral agreements on medical support. I forwarded an AAPOCAD/CSG questionnaire which aims to clarify the impact of this additional taxation on our members in France. There were 7 replies; none reported any claim on their pensions for the tax-years 2023 and 2024; four were affiliated to the French CPAM medical system; of these, 2 were French nationals.

In summary, ANARCP/APCROC membership in France remains stable at a relatively low number. Most seem generally satisfied with the efforts being made on their behalf by this association. Let me finish by once again acknowledging the invaluable support provided to me not only by the Association Executive but especially by Gunter Franzreb, the Deputy French NATREP, who continues to lead me by the hand through the maze of French bureaucracy.

Graham ROBERTSON.

ANARCP National Representative for France

ANARCP NATREP report of Germany

(timeframe January 2025 to December 2025)

Overview

1. What happened in 2025
2. Background of myself
3. Statistics
4. Documents provided to the ANARCP Members in German
5. Some way ahead suggestions
6. Upcoming Events

What happened in 2025

It has been a very busy year (2025) both for myself and the ANARCP members that I support. Many ANARCP Members had issues with Allianz and the NPU (NATO Pension Unit), however with the good cooperation of both Allianz and the NPU, almost all of these issues were solved.

I would particularly like to thank both Allianz and the NPU (NATO Pension Unit) for all of their help and support during this last 12 months.

The main Issues that ANARCP members had with Allianz were in regard to both Home-care and Day- care if such care was needed, as well as the approval of Medication that had been prescribed by the members' own Doctor. Therefore, I have sent out Information Letters to describe the process that the Patient (you as a member) has to follow. If my explanation in the info letter is still not clear to any member, please feel free to contact me as I am always happy and available to help, if I can.

Another issue that many members faced was in regard to the receipt of documents from the NPU that required a response from members. Examples of these would be when being asked by the NPU to provide evidence of proof of payment and also the Annual Questionnaire. These Forms are important and need to be filled out correctly and sent back to the NPU in a timely manner.

Many Members reported receiving these requests/documents by email but those members who do not possess an email address or who are uncomfortable with using a PC/Laptop should have received the same documents through the regular mail (German Post). The NPU have assured me that they will strive to ensure that the wishes of every member will be actioned appropriately.

The ANARCP renewed their Website with some very useful and valuable information and the website will continue to expand in the near future. However, this website by its very nature is only available to ANARCP Members who have an Internet account that can be accessed through electronic media such as a PC/Laptop/Smart Phone. The Link to the Website is the following:

<https://site.anarcp.org/>

Background of myself

Please let me give you some background information about myself:

My name is Norbert Lindner and I'm 70 years old, married and living in Germany.

I have a number of hobbies, specifically, I have always had a strong interest in cars, enjoy playing Golf and a few other things.

I worked at the E-3A Component, Germany NATO for 37 years as a NATO Civilian. The last position I filled was the Configuration Manager for the Mission Software at MSEG (Mission Support Engineering Group). In January 2020 I retired.

Statistics

Regretfully, 2 of our ANARCP Members (or their Spouse) have died in the last year and as sad as that can be, we should not forget, that when a member is deceased, his/her partner/spouse still has the right to remain as an ANARCP Member if they wish to. However, despite these sad times it falls upon the surviving spouse/partner to inform their ANARCP representative in a reasonable timeframe that they would still wish to continue as a member in their own right. I will of course provide as much support as I can during such an upsetting period and please do not hesitate to make contact if you need anything from me.

29 New Members joined the ANARCP in 2025 and hopefully the increase in membership will continue.

Total email traffic sent and received from myself was about 1200 emails, which averages around 100 per month and as you can imagine, this is a considerable amount to manage. Currently, we have about 264 ANARCP Members listed in Germany with the current age profile as below:

from 50 years old to 60 years old:	07 Members
from 61 years old to 70 years old:	85 Members
from 71 years old to 80 years old:	95 Members
from 81 years old to 90 years old:	51 Members
from 91 years old to 102 years old:	09 Members
unknown by age	17 Members

During my analysis, I found out that currently around 15 (ANARCP) Members do not have a (PC, Internet) Computer or Smart Phone and therefore cannot be reached by email or Mobil Phone. Every time, I send out a message or document by email to those members who have a PC or Internet, I also need to send out the same information by letter using the postal services to the remaining 15 members. This ensures that those members are also kept fully informed of everything that is happening with the ANARCP. In making this effort for those members, I have received a lot of positive feedback and these members value the fact that they are being kept informed and are not overlooked (including the translated Info Letters).

Documents provided to the ANARCP Members in Germany

This last year and including the last few months of this year, I sent out the following Information to Members:

(Info: for all ANARCP Members, who would like to receive these documents again, please inform me. I normally suggest to print these documents and store them in a Binder for the benefit of your Dependant or Family Members).

20251212 Allianz Renewal Pack Deutsch 20251022 ANARCP Abbreviation's ver. 02
20251020 DEATH OF A NATO PENSION BENEFICIARY
20250120 Info Letter ALLIANZ Long Term Care ALLIANZ in Dutch
20250120 Info Letter ALLIANZ Long Term Care ALLIANZ in English
20250120 Info Letter ALLIANZ Long Term Care ALLIANZ in German

20241129 FAQ NATO Pension Unit English Version Final
20241116 Important Information About Your NATO Affinity Plan Renewal in English
20240906 NATO Pension Unit Questions and Answers German
20240731 QA about new NATO Medical Plan M German
20240310 Verpleeghuis of dagbehandeling, welke stappen moet ik eerst nemen ver. 03
Dutch
20240310 Pflegeversicherung, welche Schritte sollte ich machen ver. 03 German
20240310 Nursing home or day care what steps should I take first ver. 03 English

I have been made aware that the receipt of these documents by the German ANARCP member community is greatly appreciated and I have received many positive responses for this work. I feel it is important to ensure that the information that passes through my hands is distributed to you (the members) as broadly as it can be and I strive to ensure this happens in as timely a manner as I can. While I do not do this work to receive thanks, it is good to get feedback from you (the members) as it shows that the work I do is of benefit to all of you and has value. If there are further initiatives that you would like to see, please feel free to let me know and I will see if it's something that is feasible and manageable to do.

It also came to my attention, that not all Members are comfortable with the English language and therefore when I send out Documentation (by Email or Letter), it always has a German, English and Dutch Version attached (when possible). Also, we have one dependant member who only reads French, so I try to send her a translated version, so she can be properly informed

The reason for this is, that when a member is deceased and the Spouse is unable or unsure about being able to read the Documentation that is provided in English (due to his or her background), the Spouse then has the possibility to understand what the Document is all about. Again, the feedback I have received reflects how much the members appear to value this service, especially when this period in their lives can be full of upheaval and emotion.

Since my beginning as NATREP Germany, I have created and continually update, a so called NATREP Germany Continuity Binder which is full of valuable and important Information that would then be available to the next NATREP Germany representative as and when I leave this role. As you can imagine, maintaining such a binder is an ongoing task for me.

Some Way ahead suggestions!

To update/modify the ANARCP Membership Form. To allow new Members the possibility to fill in the Form online and in addition, to give the new Member the possibility to add a third person on the Form (Son/Daughter etc.) with their email address.

To find a way to inform current, serving NIC's (NATO International Civilians) about the ANARCP, what it stands for and what it can offer impending retirees.

With regard to my previous point, I have already taken action to participate 2 to 3 times a Year at a dinner, organized by some of the retired personnel from the German NATO E-3A

Component (AWACS). At this event I am available to answer questions that anyone may have regarding the work of the ANARCP and the work that I myself do and the type of services that are available to ANARCP members. To help spread the message of the benefits of ANARCP membership, I have Business Cards with my Name and my ANARCP email address to give to those who are interested in joining.

During these evenings I introduce myself to the pensioners as the ANARCP NAT Rep Germany and I give information about the ANARCP and why it would be important and beneficial to join. Most of the attendees at those dinners have never heard anything about the ANARCP and are confused because they always believed that the ANARCP and APOCAD were the same organisation. I find these dinner meetings very important as it gives me a chance to spread the message about the work of the ANARCP, to correct misunderstandings regarding the roles of various NATO bodies and to underline just how important the ANARCP can be for retirees. We, as members of the ANARCP are a community that hopefully, supports each other and my role as the ANARCP NAT REP Germany is to provide the additional support you might need, as and when you need it.

Within the next few weeks, I will send out an Info Letter to all members which will contain all the links (if needed) to the various websites (Allianz, NPU, ANARCP etc.)

Upcoming Events

In May 2026 we will have the annual Meeting at Shape to discuss with all the NAT Reps (National Representatives) of the ANARCP to share information, discuss local and regional issues and improve our work for the future.

Thank you.

Norbert LINDNER

ANARCP National Representative for Germany

Anarcplindner@aol.com

ANARCP NATREP report of Italy

(May 2026)

Mr. Chairman, ladies and gentlemen, good afternoon. My name is Francesco Veltri, and I am the National Representative for Italy.

Personnel Issues

In Italy, 56 retired colleagues are currently members. This may appear as a decrease compared to last year; however, it is the result of a thorough membership review conducted with the ANARCP Secretary, which led to the deletion of life members who had not been accounted for in many years. A few members who were not paying their dues also chose not to renew their membership.

In 2025, however, we added **seven new members**. Two members were added in the first quarter of 2026. This positive trend is due to our efforts to contact colleagues who retired in the recent past, as well as to the personal relationships of our new Deputy NATREP, who previously worked at JFC Human Resources and maintained strong contacts there.

Pension, Financial and Tax Issues

Our relationship with the NATO Pension Unit is non-existent and remains our main challenge. We had hoped to receive an improved annual tax statement this year — one that clearly specifies the nature of deductions, for tax purposes. The statement we received this year mentions “social contributions to the NATO Medical Scheme deducted from the NATO pension.” There is no indication of the compulsory nature of these contributions.

Our colleagues from ESA receive a similar statement from ISRP, which states: “Mr.... has paid €xxxx during the tax year 2025 in order to benefit from ESA’s own medical scheme which is, at present, self-financed.” A similar statement is included, for the Long Term Care Scheme. The explication of the nature of the contributions makes it easier to convince the tax authorities that contributions are deductible from the pension. I am told that ESA pensioners have had no problem with tax authorities in deducting the contributions. The same is not happening to some of our NATO colleagues.

Perhaps the time has come to encourage NATO to join other international organizations in having pensions administered through ISRP.

The taxation issue is currently dormant, as the Italian Supreme Court has consistently rejected requests for exemption. However, we are monitoring the efforts of a group of ESA pensioners who are pursuing legal action to obtain taxation limited to two-thirds of the pension. A first decision by our Supreme Court is expected this summer.

Social Events

Two social events were held in 2025 for members residing in the Naples area. We used these occasions to invite colleagues who had not yet joined ANARCP. The initiative proved successful, contributing to several new applications.

Conclusions

Institutional relations with ANARCP should not depend on the personal relationships of its representatives. It would be desirable for SACEUR to remind all Headquarters of the importance of cooperating with ANARCP, including involvement in the retirement process. A similar letter was delivered many years ago, but current leadership is unlikely to be aware of it.

Mr. Chairman, this concludes my annual report.

Before leaving the floor, I would also like to express my gratitude for the support I have received from the ANARCP Board over the past 12 years, both as Deputy NATREP and as NATREP. It is time to pass the baton to younger energies, and I anticipate recommending my current deputy, Gennaro Cerullo, as my successor, once we identify a suitable candidate to recommend for the Deputy position.

Indeed, I would personally support establishing an age limit for representative duties within our association, to ensure it maintains a strong link with the next generations.

Thank you all for your attention.

Francesco VELTRI

ANARCP National Representative for Italy

ANARCP NATREP report of the Netherlands (May 2026)

Introduction

This report of the ANARCP National Representative of the Netherlands covers the reporting period of May 2025 until April 2026. This report is the result of the work of the 8 members of the Dutch Chapter steering group who provide advice to the National Representative, Huub Simons, and deputy National Representative, Bert Tiems.

Members

The number of registered ANARCP members in the Netherlands at the end of April 2026 was 418 as compared to 411 at end April 2025.

Over the reporting period, we were informed that 15 of our ANARCP members in the Netherlands have died.

There are 57 Life Members, but 37 of those now pay their contribution voluntarily. The remaining are regularly reminded to also pay contribution on a voluntary basis.

30 members have not provided an authorization for automatic deduction from their pension and have to pay their contribution on request. For 4 of those members the 2026 contribution has not yet been received. Reminders for payment have been sent out. In addition for 14 members the NPU collection failed and will be reminded to also pay by bank transfer.

Sharing of information

During the reporting period, ANARCP-NL has issued two newsletters; one in July 2025 and one in March 2026. These newsletters, in Dutch, provided information for our Dutch members about the status of the modernisation of the medical plan, about the local tax declaration and about pension issues. In addition several e-mail messages were sent to members responding to various questions. 20 of the members in the Netherlands have no e-mail account and receive the newsletters by post. Printing services and stamped envelopes are provided through the NCI Agency in The Hague.

In addition a website is maintained at www.anarcp.nl where members in the Netherlands can log-in and can find former newsletters and specific information about the NATO Medical Plan, local tax issues and the manual for next of kin (in Dutch).

ANARCP-NL yearly meetings

Last year the Chapter in the Netherlands organised a yearly information meeting for Dutch members. One meeting was organised in Brunssum on 18 September and one meeting was in The Hague on 22 September. In total 130 members attended.

In January, the chair of the Chapter in the Netherlands visited the NCI Agency in the Hague to provide an information briefing to active staff that are close to retirement. This was well received and based on the questions it also shows that there is much interest in understanding the situation after retirement related to the health insurance, the local taxation and tax adjustment and related to the pension. The information session is also a good opportunity to create awareness of ANARCP.

NATO Pensions Unit

The tax declarations from the NATO Pensions Unit (NPU) were not received in March, as usual would be the case, but were only received end of April. This has created problems for members that use an accountant to do their tax declaration, that needs to be submitted before the end of April. Also no electronic copies of the pension slips as of February were available at the NATO COPS portal. We understand that this is related to personnel problems at the NPU, but this situation needs to improve and ANARCP through the Confederation needs to put pressure on NATO IS to resolve this quickly. Members in the Netherlands were warned about this situation and were advised to calculate their yearly pension, allowances and tax adjustment from the monthly pension slips.

There are still some members, without an Allianz insurance, that incorrectly pay a premium for the Home Care. Messages will be sent to the NPU to have this corrected.

One member is not paying a medical premium, but is unsure if that is correct. Several requests to NATO IS to have this clarified still did not lead to a clear statement if the insurance is free or needs to be paid. This leads to stress with the member. ANARCP NL will try to help getting this clarified.

Taxation

The tax declaration system in the Netherlands for NATO retired staff is different from the regular tax declaration and, in the beginning of the year, members are reminded again of the rules to use. This still triggers many follow on questions and mostly members can be helped through e-mail advice and in some cases through direct help with the tax declaration process.

There are two ongoing legal cases against the tax office in the Netherlands and both have been raised to the highest court level. One case about the interpretation of an invalidity pension is rejected and despite all information received from AAPOCAD, the ISRP and NATO IS, the invalidity pension is seen as an insurance benefit, which has consequences for the taxation.

The other case is about the taxation of the NATO pension and if part of this should be considered tax free, because pension premiums were never tax deducted in the past. This case is still ongoing.

NATO Medical Plan

Many questions were raised by members in the Netherlands about the new cover for Home Care and about the new premiums for the Base Cover. Questions related to the legacy of the taken decision to delete the footnote to Art 51.2 and in particular how the premiums are being calculated. Retired staff do not have access to the active staff salary scales to do the calculation. More information has been provided in the Dutch newsletters including copies of the relevant active staff salary scales for 2026.

Several questions have been raised about the 2025 Table of Benefits which was only published in December 2025. It is still uncertain if this table applied for the full 2025 and is also valid for 2026. Clarification needs to be requested from Allianz and NATO Insurances.

Members in the Netherlands were informed about the additional window to upgrade their Affinity Cover from Jan – March 2026, but no information has been received if anybody

has used that option. Some members asked questions about the 10% increase in premiums for the Affinity Cover, while the benefit levels were not changed. Unfortunately the Affinity Cover is a private insurance and NATO has no influence on this. Those that have an Affinity Cover are automatically a member of the Intercover Association and had received an invitation to join their annual meeting. We had received several questions what this meeting was all about. The Intercover Association is an independent organisation that tries to find the best contracts, but also has little impact on the cover and premiums.

One of the major problems related to the NATO Medical Plan in the Netherlands is related to the difficulty of getting access to the public nursing homes in the Netherlands and that the financial cover for care in the more expensive private nursing homes in the Netherlands is totally inadequate. Repeated request to NATO HQ to find a solution are not answered satisfactory.

Several members are still complaining about different interpretations of their medical cover that Allianz uses. Examples are for orthopaedic appliances, dental treatment and whether an out-patient treatment falls under minor surgery (with a limit) or medical treatment (excluding surgical fees) (without a limit). The new NATO Benefit Guide has not provided more clarity.

Several members asked clarity about how to apply for the benefits under the new cover for Home Care, which has been provided. Positive is that several members have successfully completed the application process and are already receiving the benefits. Only difficulty is to provide the correct justification and usually a few iterations are necessary before the correct information is provided. More clarity about how the requests needs to be submitted would be useful.

A Dutch version of the NATO Benefit Guide 2026 was distributed to the Dutch members to allow them a better understanding of the complex medical cover. Thanks to the German NATREP for providing an initial translation.

Huub SIMONS

ANARCP National Representative for the Netherlands

ANARCP NATREP report of Norway (May 2026)

Background/Intro.

ANARCP Norway is located in Oslo. Our members worked at the old HQ AFNORTH at Kolsås, the Joint Warfare Centre at Jaatta/Stavanger, SHAPE (Mons) and NCIA (The Hague). In addition to retired NATO civilian staff, we also have several surviving spouses as members.

Most of our members live in the close vicinity of Kolsås or in the surrounding south-east Norway and a few live in the Stavanger area. One member lives in Bodø which is some 1200km by car north of Kolsås.

ANARCP Norway Annual Meeting 2026.

The ANARCP Norway Annual Meeting 2026 was held at Sandvika community centre 28 April 2025. This year we were not allowed to hold our annual meeting at the Kolsås military base as in all previous years due to the current security threat level in Norway. The attendance was good, with 25 present. A majority preferred to continue with this year's venue rather than returning to Kolsås military base.

Our agenda items were as follows:

- News from ANARCP Norway
- News from ANARCP Central
- News from CNRCSA
- News from AAPOCAD
- News from NATO Pension Unit
- Other items
- Elections

Having reviewed the various inputs in accordance with the agenda, some topics were elaborated more closely:

- **Lack of NPU Tax Declaration for 2025. Members were recommended either to file for extension of the tax declaration deadline or calculate the amount based on monthly pension statements. Adding Pension, Household and Tax Adjustment for January through December usually gives the correct amount to declare. Tax declarations can be changed several years after they have been filed if the calculation turns out to be incorrect.**
- **New Medical Premiums. Unanimous agreement that removal of CPR vested rights feel wrong and unfair, especially when it adds costs or removes coverage. The unclear situation for old-CMC retirees needs a resolution – implementation seems to vary from person to person.**
- **The results from elections of chair and vice-chair for ANARCP Norway were:**
 - **Chair: Einar C. Thorsen (1 year)**
 - **Vice-Chair: Kirsten Marie Holmen (1 year)**

Personnel Matters.

Since our last report we have lost contact with one of our Life members, Bjørn Strand (511) who retired from AFSOUTH 01.06.1994, and are therefore no longer counting him among our members. There have been no other changes to our membership since the last report.

As of 29.04.2026 we have a total membership base of 32 as follows:

- AUTO deduction: 26
- Life Members: 2
- Direct Payment: 4

All paying members who receive a NATO pension are now on AUTO deduction!

Allianz – We have five members on NATO Individual Continuation.

Communication from Allianz to this group has still been very poor.

One recent example that seems to overlook this group is that the overview of categories of retirees for the new medical premiums does not give a clear answer to what applies for them.

This concludes our 2025/2026 NATREP Report.

Einar C. THORSEN

Kirsten Marie HOLMEN

ANARCP National Representatives Norway

ANARCP NATREP report of Türkiye (May 2026)

Introduction

This report covers the retiree issues faced and handled in Türkiye during the last one-year activity period. The most important issue was, and still is, the erosion of the pensions by very high inflation existing in the country and the illogical refusal of the NATO Administration to bring a solution to it. The issue is unfortunately closed on the NATO IS side for the moment, as I explain below.

Members

The number of members at the end of April 2026 is 65, six less than 2025. We have gained one new member and lost seven – two resigned and five deceased.

We presently have 10 life-time provident fund members, 13 dues paying provident fund retirees and 42 pensioners.

Communication with members

We organized two information-sharing meetings with our members in June and December 2025 where the main topics of discussion were the erosion of our pensions by spiraling inflation and the latest changes in the NATO health insurance policy.

In addition to newsletters sent to our members following these meetings, we are in constant communication with them by telephone, WhatsApp and mail to inform/advise them on general policy issues and problems they might be faced with, and help them when necessary in their communication with Allianz Care or the NATO Pension Unit.

Due to our membership currently consisting entirely of Turkish nationals, our correspondence is carried out mainly in Turkish.

Erosion of pensions by very high inflation

The most important issue concerning pensioners in Türkiye was, and still is, the erosion of pensions due to very high domestic inflation.

Salaries and pensions in Türkiye have lost their purchasing power gradually over the past six years because the inflation adjustments were based on inaccurate monthly inflation figures published by the Turkish State Statistical Institute (TUIK).

As a result, NATO and other Coordinated Organizations in Türkiye, employing personnel on a Turkish Lira salary scale, were faced with personnel recruitment and retention problems. As a remedy, salaries of the A- and L-grade staff were increased by 100% starting from 1 January 2024. However, this increase was not applied to pensions on the premises that it was a special allowance that did not constitute a part of the salary.

The issue was brought to the attention of the NATO ASG-EM (Assistant Secretary General for Executive Management) with the request that the same increase be applied to also the pensions in Türkiye since both the salaries and the pensions suffered from the same high inflation environment. The ASG-EM did not give a definitive reply for a long time. Two personal visits to the ASG-EM in 2024 and 2025 did not bear any results, either.

In the meantime, almost all Turkish members left AAPOCAD for lack of any constructive action by this organization to defend their rights.

Finally, the CNRCSA, urged by ANARCP, sent a letter to the Secretary General in July 2025 explaining the injustice done to the retired NATO civilian staff in Türkiye and asked for adjustment of pensions in accordance with Article 36.2 of the Coordinated Pension Scheme Rules. However, the reply sent by Mr Lorenz Meyer-Minneman, the Deputy Chief of Staff and Director General Management, refused the request by simply stating that in accordance with the existing rules NATO had met its obligations by granting inflation adjustments to the pensions, without any mention of our statements concerning the under-reported inflation and the resultant pension erosion.

Currently, the B grade pensions are at or below poverty levels depending on the actual grades and an urgent solution is therefore imperative. As the situation stands now, getting the ISRP to come down to Türkiye to look at the actual cost of living and the level of the existing pensions seems to be the only available means of solving our pension erosion problem. The AAPOCAD can be instrumental to get the ISRP's involvement through the CRSG and CAPOC. The CNRCSA can also send a reply letter to the Director of management, asking for a field study by the ISRP to determine the extent of the loss of purchasing power by the pensioners in Türkiye.

Relations with Allianz Care

Our relations with NATO's health insurance contractor were generally quite good and reimbursements were made without any major problems. Small issues were easily resolved through courteous correspondence as in the past.

Social Events

We will have a get-together with our membership upon return to inform them on the outcome of this meeting and to discuss other issues. We also plan to organize an end-of-year/new-year get-together in December to promote socializing among our membership and keep them abreast of developments in issues concerning the pensioners in our region.

Office Space

We are sharing the same office room with the Civilian Staff Association of the actives since 2022. This is very inconvenient since we are not allowed to have our own furniture, files, computer and other equipment in the shared room. We will request a room allocation this year in accordance with AD 060-013, when we get to have an appointment with the new Chief of Staff.

Süleyman ACAR

ANARCP National Representative for Türkiye

ANARCP NATREP report of UK (May 2026)

The UK Chapter currently comprises 139 members of whom 6 are resident in Portugal, 9 in Spain, 1 in Cyprus and 1 in Barbados.

My year as National Representative has been more interactive than in recent years; as well as providing advice and assistance and progressing medical and UK taxation matters several members needed advice regarding the new Home Care cover most notably whether or not they were classified Old CMC or New CMC. I think it fair to say that initially there was confusion at all levels including AWC who, in at least one case, stated categorically that member was not Old CMC only later to rescind this. Now fortunately the criteria have been clarified and the extended cover generally welcomed.

I have had numerous correspondence with members expressing concern and frustration with regard to the NPU relating to tax returns, the annual questionnaire and in some cases double billing with regard to new Home Care premiums. The note from our Secretary to members explaining the situation at the NPU was very helpful and hopefully has contained the situation.

In addition I have had a couple of issues concerning local taxation and inflation adjustments regarding those resident in Spain which quite frankly were beyond me. These came from the Civilian Personnel Officer at Torrejon and my thanks goes to both Huub and Marco for stepping in and helping to clarify things. As an aside, I recall some years ago (when we were CNRCSA Regional Representatives) that I suggested appointing a representative for Spain and Portugal would be of benefit. This might be worth keeping an eye on for the future but at present my day-to-day correspondence with retirees in those countries is pretty minimal.

Towards the end of last year I intervened on behalf of one of our retirees who, whilst in Spain earlier in the year, suffered a severe heart attack and subsequently underwent emergency major heart surgery. The total bill amounted to 70000 Euro of which AWC paid 51000. The remaining 19000 was not reimbursed as it was considered by AWC to be "non-reasonable" for the treatment provided. Our member, at a time of considerable stress, was therefore left with no alternative but to pay the 19000 himself and to try and progress reimbursement. Despite their best efforts AWC were unable to secure any reduction (which apparently arose from the surgeon's fees) because Spain does not have state-regulated medical tariffs, which apparently limits the scope for intervention with providers. Nevertheless, to cut a long story short I am glad to report that this sorry situation has now been resolved with the assistance of AWC senior management and our member has at last been fully reimbursed.

Finally, another member contacted me with regard to reimbursement of fees covered under a GOP for surgery carried out in hospital under anaesthetic. Her concern was that she has been informed by AWC that direct billing for anaesthetist fees, was not available. Consequently she was advised to pay the doctor (anaesthetist) directly and to submit the invoice and receipt for reimbursement. Now, unless there has been a change of which I am unaware, surgery carried out in hospital under anaesthetic is reimbursed at 100% and a GOP covers hospital costs, surgeons costs and those of the anaesthetist. In my experience the GOP has included all of the above costs.

That concludes my report.

Denis RAIT
ANARCP National Representative for UK

ANARCP NATREP report of USA & Canada

(timeframe April 2025 through May 2026)

Content:

1. Introduction
2. Allianz / AETNA / Affinity – Update
3. Pensions Unit Responsiveness and Administrative Concerns

Introduction

This report summarizes key concerns raised by ANARCP members over the past year. Ongoing staffing shortages within the Pensions Unit are increasingly causing delays and communication issues, heightening anxiety among retirees—particularly in the current political climate. At the same time, the situation with Allianz/AETNA shows little improvement, with some issues persisting without clear or logical resolution and member concerns continuing to grow.

Member Details Summary

- Total Registered Members: 47
- Members in Canada: 10
- Deceased Members: 2
- Members Out of Contact: 2
- Auto-Deduct Members: 38
- Self-Pay Members: 8
- Lifetime Members: 1

Communication Challenges:

Communication difficulties continue to affect a segment of the membership, particularly among older retirees. Several members are blind or have significantly impaired vision and require assistance to read correspondence and prepare responses. Similar challenges exist for some members residing in assisted living facilities, where access to timely communication support can be limited. Two members remain unreachable despite repeated attempts; however, they continue to pay their membership through auto deduct and have therefore not been removed from records.

Email And Phone Correspondence:

This year did not see a significant change in overall communication volume. While Allianz/AETNA-related issues have not improved, the increasing lack of responsiveness from the Pensions Unit has added substantially to the workload, particularly in terms of follow-up correspondence and repeated inquiries.

This summary provides an overview of the key issues and membership details for the year.

Allianz / AETNA / Affinity – Update

Following last year’s meeting, there was a brief period during which some improvement was noted. However, this was not sustained, and the same issues have since resurfaced. As before, these problems disproportionately affect members with ongoing or complex medical needs.

It had been suggested that claim submission methods might be contributing to the difficulties, with the assumption that specific processing teams were responsible. Evidence does not support this. The same types of issues occur across all submission channels, including postal mail, email, app, and Web portal, indicating that the root causes lie elsewhere.

Given the continued recurrence of these issues, and previous feedback that more detailed reporting was required, a Documented Case Report on Claims Handling and Administrative Processes by Allianz and AETNA is attached. This report includes only cases documented in 2026 and is intended to provide concrete, case-based insight into the ongoing challenges. I will continue to monitor and compile such cases as they are reported.

It should also be noted that many issues are resolved quickly when escalated to Dr Popadić, Ms Karcher, or Ms Matheu, all of whom are consistently very responsive and helpful, if available.

However, such escalation is used only as a last resort, as it should be. I only escalate when responses indicate that emails have not been properly reviewed, or when replies consist of repeated standard wording without addressing the specific issue.

Systemic Implications

A further dimension of systemic concern involves billing integrity. In at least one documented instance, a member became aware of charges attributed to services that were inaccurate or overstated in communications between Allianz, AETNA, and a provider. Members currently have no clear mechanism to report such discrepancies, nor is it apparent that any systematic review exists to detect them.

This issue extends beyond individual cases. Administrative failures, duplicate payments, undetected overbilling, and prolonged disputes all generate costs within the system. Regardless of their origin—whether inefficiency, miscommunication, or irregular provider behaviour—these costs do not remain contained. They are ultimately reflected in premium adjustments that affect both members and NATO directly.

A related question that requires clarification is the expected turnaround time for processing claims that are not placed on hold for “Further Information Required.” Members report that such claims are frequently left unprocessed for 10–15 days after submission. Clear guidance on standard processing timelines would help set expectations and improve transparency.

The financial burden of systemic inefficiency is therefore shared by the very institution that sponsors this coverage, making the case for reform one of organizational interest as much as member welfare.

Pensions Unit Responsiveness and Administrative Concerns

The situation has deteriorated significantly over the past year, with a marked decline in responsiveness from the Pensions Unit (PU). Members are increasingly reporting that even urgent inquiries go unanswered, leading to uncertainty and rising anxiety.

Communication and Process Gaps

The handling of the annual Questionnaire process was problematic this year. The PU took the time to mail out reminders marked in bold red as a “Last and Final Reminder” without checking whether the Questionnaire had already been submitted via NATO COPS or via email. This resulted in reminders being issued for Questionnaires that had already been received. In one case, the Questionnaire had been submitted in hard copy, yet a reminder was still sent. This leaves members in a state of uncertainty, particularly when faced with warnings of potential consequences, and without any reliable means of confirming that their documentation has been properly received and processed.

Tax Declaration

The challenges surrounding the Yearly Tax Declaration have become more critical. Expecting members to calculate their own taxable amounts is not a realistic alternative, particularly given that some are elderly, reside in assisted living facilities, or are legally blind.

Banking

Additional concern has arisen from recent requests by the PU for members to submit banking information via email. Some members have received the following message:

“We are contacting you regarding your bank account which we have on file, as there appear to be some details missing which are blocking payment... we are kindly asking for a copy of your bank certificate, with all details (including BIC Code, Name of Bank, bank address, etc.).”

These requests raise serious concerns. Members have long-standing bank accounts — some in use for over a decade without issue up to the most recent pension transfer — yet are now being asked to provide sensitive financial information via unsecured email. Furthermore, the request for BIC codes does not apply for U.S.-based banks, where such codes do not typically exist. To date, no clarification has been provided as to the legitimacy or necessity of these requests.

Tax Adjustment 2025

Issues related to Tax Adjustments have resulted in significant and unexplained financial impacts. In one case, a deduction equivalent to more than two months of monthly Tax Adjustments was applied in place of the usual Yearly Tax Adjustment, despite no known change in personal circumstances or changes to the U.S. Tax codes.

Attempts to obtain clarification went unanswered until a registered letter was sent, which prompted a response that merely outlined general procedures and repeated information already available to the member, without addressing the specific question as to why this deduction occurred. Follow-up inquiries were subsequently ignored.

Furthermore, the monthly Tax Adjustment remained unchanged, which raises serious concerns regarding the internal consistency of the calculation. If the deduction resulted from a recalculation requiring a negative Yearly Tax Adjustment, the corresponding monthly adjustment should logically have been reduced as well.

Key Findings

Given the increases in insurance-related premiums in recent years — resulting from the deletion of the footnote, the transition to the Base Contract combined with the implementation of the AFFINITY products, and the introduction of Long Term Care (LTC) — the absence of clear explanations and timely communication is particularly concerning.

These changes directly impact the net pension amounts received by retirees, many of whom do not have the financial flexibility to absorb unexpected or unexplained deductions.

Clear communication, accountability, and a reliable mechanism for addressing member concerns are urgently needed. The current situation is creating avoidable stress and undermining confidence in the system.

This raises important questions:

- **How do we ensure that critical information reaches members who are visually impaired or blind?**
- **At minimum, can we explore making printed information available in braille?**

As we age, we often forget or misinterpret details that others read to us, and must rely on written copies to revisit key information. For some members, even that is not possible without accessible formats.

I respectfully request that we begin a broader conversation about how to better support these members — not just during tax season, but throughout the year. For those who assume that help is always just a phone call away, it's important to remember that many ANARCP members living in North America have little to no social network beyond fellow retirees or former colleagues who also chose to settle here. We may be retired, but we're still expats — often navigating aging and bureaucracy without nearby family or support.

Furthermore, in light of the tremendous advances in technology, whereby most repetitive actions, transactions and calculations are automated by simple information management applications (usually part of the Microsoft Office package or Sharepoint used by most of our NATO bodies), we would encourage NATO HQ Executive Management to have its IT specialists develop a simple IT workflow thus producing the tax declaration statement by 15 January of each year for all pensioners. The declaration is nothing more than a summary of amounts paid to the pensioner during the previous 12 months, plus the total of the tax adjustments (to include any balances), and the amounts withdrawn for insurance, etc. We do not recall any complicated calculations. The cover letter to the individual pensioner and to the National Tax Authority is easily manageable by a Word mail merge action, with a few clicks of the mouse, once it is set up.

Andrea CAPUTA

ANARCP National Representative for USA/CAN