



## Minutes of the ANARCP Annual General Assembly Friday 22 May 2026 at SHAPE

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## 1. Opening Remarks by Mr. Hessel Rutten, Chairperson ANARCP

The Chairperson Mr. Hessel Rutten opened the Annual General Assembly (AGA) by welcoming all participants, noting the presence of 61 attendees and 8 invitees.

## 2. Approval of the Agenda

The agenda as included at Enclosure 1 was approved with the only change that the address of General Shade and the presentation of Chief J1 were moved forward in the agenda to appear before the presentation of the election results.

## 3. Election Results

Two Executive Committee (EXCOM) positions were open for candidacy in 2026 and one member had indicated that he wanted to stop, leaving the following vacancies:

- Treasurer (position of Mr. Jean Vanderwal)
- Member (position of Mr. Marco Controtti)
- Member (position of Mr. Süleyman Acar)

Mr. Vanderwal and Mr. Controtti had reached the end of their three-year terms, while Mr. Acar indicated that he wished to step down before the end of his mandate. No additional candidates were proposed by the membership.

Mr. Vanderwal and Mr. Controtti confirmed their willingness to continue for a new three-year term (2026-2029). For the vacancy created by Mr. Acar's early departure, Mr. Fehmi Dincer, who had already been supporting the EXCOM in a non-member capacity, expressed his willingness to take over the remaining two years of Mr. Acar's mandate (2026-2028).

The chairperson expressed his gratitude toward Mr. Acar for his significant contributions to the Executive Committee and to representing his community in Türkiye.

The EXCOM now consists of the following members:

Member	Function	Period
Hessel RUTTEN (NLD)	Chairman	2025 - 2028
Huub SIMONS (NLD)	Vice-chairman	2024 - 2027
Bert TIEMS (NLD)	Secretary	2024 - 2027
Jean VANDERWAL (BEL)	Treasurer	2026 - 2029
Fehmi DINCER (TUR)	Assistant Secretary	2026 - 2028
Marco CONTROTTI (ITA)	Member	2026 - 2029

## National Representatives Structure

The Chairperson highlighted that ANARCP is the only one of the four Associations that maintains a system of National Representatives (NATREPs). These representatives act as a bridge between members in their respective countries and the EXCOM. While NATREPs do not hold a formal voting role within the EXCOM, they play a crucial part in conveying member concerns.

The Chairperson introduced the newly appointed NATREPs:

- For Denmark: Mr. Nils Baaring (NATREP) and Mr. Jan Wagner (Deputy NATREP).
- For Italy: Mr. Gennaro Cerrullo (Deputy NATREP).
- For Türkiye: Mr. Acar will continue as NATREP despite stepping down from the EXCOM.

[*After-meeting note*]: Mr. Philippe Burny has accepted the role of Deputy NATREP for Belgium.

A full list of NATREPs is available on the ANARCP website ([site.anarcp.org](http://site.anarcp.org)).

## ANARCP Membership Statistics

The Chairperson reported that the ANARCP membership at end April 2026 stands at 1,283. The largest national groups are from the Netherlands, Germany, Belgium, and the United Kingdom.

## Overview of the CNRCSA

The Chairperson provided an overview of the Confederation of NATO Civilian Staff Associations (CNRCSA) consisting of four retired civilian staff Associations. ANARCP alongside ARO, AROF, and NFSA are the four Associations collectively representing about 3,000 NATO retired civilian staff. The CNRCSA (also known as the Confederation) is formally recognized by NATO Headquarters as the body representing the interests of all retired civilian staff.

The CNRCSA operates through a Bureau, responsible for day-to-day business, supported by a broader Executive Committee. Mr. Robert Goyens was introduced as the new Chairperson of the Confederation (he later introduced himself during the meeting). Mr. Marco Controtti was elected to serve as Secretary of the Bureau. Mr. Huub Simons serves as Chair of the Health Insurance Working Group and is occasionally invited to Bureau meetings in an advisory capacity. Each of the four Associations contributes four members to the Confederation's Executive Committee. ANARCP is represented by Mr. Rutten, Mr. Simons, Mr. Controtti, and Mr. Vanderwal.

The Chairperson noted that the CNRCSA decision-making procedures have been updated to require consensus, meaning all decisions must be agreed upon by all parties before adoption.

## 4. Address by General Shade, ACOS J1, Patron of ANARCP

General Shade opened his address by reiterating the challenging security climate he had highlighted during the 2025 General Assembly. He noted that the current situation facing NATO has further deteriorated, underscoring the importance of SHAPE's ongoing

transformation into a truly strategic, warfighting headquarters. SHAPE is currently in the midst of this transition, marking a shift from crisis management to collective defence, as directed by NATO Heads of State and Government.

He emphasized the significance of the ongoing exercises, involving nations and all SHAPE personnel. Exercises are essential in strengthening NATO's warfighting readiness and enhancing its ability to adapt to a rapidly evolving security environment.

The transformation requires adjustments to force structure, readiness posture, and command-and-control systems to ensure SHAPE can respond swiftly and decisively to emerging threats, both now and in the future.

General Shade then provided a concise overview of the J1 Division, which he leads. As one of five divisions within the Support Directorate, J1 serves as the strategic-level authority for planning and policy related to NATO's military and civilian workforce. The division delivers human resources services, manages data systems and business processes, and oversees HR coordination, including host-nation relations.

In closing, General Shade reaffirmed the strong partnership between SHAPE J1 and ANARCP, expressing his appreciation for the continued collaboration. He then introduced Mr. Wouter Benoit, Head of SHAPE J1's Civilian Branch, who would elaborate further on the division's role in supporting SHAPE's transformation.

## 5. Presentation by Mr. Wouter Benoit, Chief J1 Civilian Branch

As in the previous year, Mr. Benoit opened his presentation by posing a central question: how will the SHAPE transformation affect the Civilian Branch? He then outlined the impact across several key areas.

Recruitment continues to be significantly affected due to the increased volume of hiring and onboarding activities required by the transformation process. He noted that adopting private-sector recruitment practices remains challenging within the constraints of NATO's Civilian Personnel Regulations (CPRs).

The integration of military personnel into civilian roles, as well as the management of complex cases involving allowances and entitlements, also remains a major focus for the J1 Branch. Mr. Benoit emphasized the continued importance of fostering a positive work culture. Conflict de-escalation and harassment prevention have been set as priorities, supported this year by a comprehensive training plan aimed at strengthening leadership and communication skills across the staff.

Looking ahead, the Branch continues to closely monitor developments related to the construction of the new SHAPE headquarters, expected to become operational within the next five years. Visible signs of the building process have now appeared on the SHAPE compound, making planning assumptions increasingly concrete. While anticipating a more efficient facility, the Branch remains committed to maintaining current staffing levels and ensuring that no personnel will be released as a result of the transition.

## 6. Presentation by Mr. Andre Terrasse, Chairperson SCSA

Mr. Terrasse, chairperson of the SHAPE Civilian Staff Association (SCSA), delivered an update on current civilian staff matters, highlighting trends in staff engagement, key policy discussions at Confederation level, and upcoming organizational developments.

He noted that voter turnout in the staff association elections has remained consistently strong at 60–70% over recent years. Civilian staff at SHAPE, including civilian staff of the NATO CI Agency (NCIA), has expanded significantly, rising from roughly 500–600 members eight years ago to more than 1,200 today. This growth underscores both heightened staff engagement and the need to ensure sustainable development of the association's activities in line with broader organizational recruitment and retention objectives.

The SCSA operates at both local and at Confederation of NATO Civilian Staff Associations (CNCSA) levels. At the Confederation level, major topics under review include the pension scheme, group insurance and allowances. The pension scheme, particularly the weaknesses identified in the DCPS, was ranked as the top concern in a recent staff survey. The SCSA now has representation in all Confederation-level working groups. With approximately 8,000 NATO civilian staff across NATO, broad representation is considered essential to ensure that civilian perspectives are consistently reflected in policy development.

Mr. Terrasse also informed that the NCIA interim capability site is scheduled for decommissioning in 2027 and that a new site is being constructed at the SHAPE compound. Under the terms of the lease, the current site must be fully restored by the end of 2027.

## 7. Presentation by Mr. John Parsons, Chairperson AAPOCAD

Mr. Parsons, chairperson of AAPOCAD (Association of Pensioned Staff of the Coordinated Organisations and of their Dependants) provided an update on AAPOCAD's organizational structure, membership trends, regional representation, and ongoing pension adjustment issues affecting NATO and Turkish pensioners.

### [AAPOCAD Overview and Membership](#)

AAPOCAD functions as the umbrella association for retirees from seven coordinated organizations, six of which remain active following the dissolution of the Western European Union approximately 15 years ago. Membership has remained stable at around 3,000, with roughly 100 new members joining and a similar number departing each year. It is noted that membership of AAPOCAD is separate from ANARCP membership and the AAPOCAD focus is on coordinating pension issues with the other Coordinated Organisations.

Mr. Parsons noted that the 2025 General Assembly took place in Budapest in November, hosted at the Council of Europe's European Youth Center, where the chairs of the various coordination organisations delivered updates.

Historically, AAPOCAD has used regional delegates in countries with large pensioner populations, including Belgium, France, the Netherlands, Germany, Italy, the United Kingdom, Spain, and Turkey. Several long-serving delegates have recently stepped down, and identifying replacements has proven challenging in some regions. Also, the demand for regional delegate services has declined, partly due to easier access to information online. As a result, AAPOCAD is transitioning to a new system in which members can submit

questions directly to the secretariat in Paris, which will route inquiries to the appropriate experts.

### Turkish Pension Adjustments

Mr. Parsons highlighted significant delays in annual pension adjustments for NATO pensioners, with Turkish pensioners particularly affected due to prolonged high inflation. A special adjustment for Türkiye was applied in late 2025 to mitigate the impact of inflation.

A procedural blockage emerged when Eurostat modified its harmonized index of consumer prices, requiring reconstruction of the index base. Coordination difficulties between the Turkish Statistical Office and Eurostat in Luxembourg further delayed the release of official inflation figures, leaving Turkish pensioners awaiting their January 2026 annual adjustment as well as special adjustments due on 1 March and 1 May 2026.

The blockage was resolved during the week of the meeting, with Eurostat publishing the April figures for Turkey. Preliminary calculations indicate a special adjustment of approximately 7.9% effective 1 May, followed by an additional special adjustment of around 6.2%, pending formal confirmation.

Mr. Parsons also noted that the official Turkish inflation figures are still being challenged by a group of independent analysts in Türkiye. Attempts by AAPOCAD, ANARCP, and the CNRCSA to challenge the official Turkish figures through coordination channels and at NATO headquarters in Brussels have been unsuccessful. NATO has stated repeatedly that the official figures submitted by Türkiye would not be challenged. A proposed visit by AAPOCAD leadership and the new head of ISRP, to Izmir is being considered to assess the situation locally.

## 8. Presentation of Mr. Robert Goyens, new Chairperson CNRCSA

Mr. Goyens introduced himself and outlined the core principles guiding his approach as the new chair of the Confederation of NATO Retired Civilian Staff Associations (CNRCSA). He emphasized that his primary objective is *customer satisfaction*, defining both retired staff members and the wider NATO community as the “customers” he aims to serve.

He noted that within the NATO organization, some staff possess great competences and use that to challenge NATO decisions. However, he stressed that the decision-making authority rests with those in official positions, and staff should therefore adopt a constructive posture, offering suggestions, guiding leaders where appropriate, and contributing positively rather than challenging or undermining authority. Respect for leadership was highlighted as essential and Mr. Goyens encouraged staff to recognize the difficult and complex circumstances under which decision makers operate. Understanding their perspective is crucial, as making the right decisions is increasingly challenging in the current environment.

Looking ahead, the new chair intends to focus on supporting staff and the broader NATO community in moving forward. Continued engagement with NATO management is being planned. A collaborative, respectful, and solution-oriented approach will guide the Confederation’s work under his leadership.

## 9. Allianz Care Presentation by Dr. Bojan Popadić

A team from Allianz Care was present to address questions related to health insurance matters. The Allianz team was led by Dr. Bojan Popadić, with Mrs. Nina Karcher on hand for individual consultations with insured members.

The Allianz presentation is at Enclosure 2 and the key highlights are summarised below.

Allianz Care provides dedicated health insurance services for NATO by a dedicated Brussels-based team of nearly 100 staff, with Allianz Care acting as administrator rather than insurer of the plan.

Claims are typically handled within two working days (Monday–Friday, excluding bank holidays), consistently meeting the Service Level Agreement (SLA) with NATO. Nearly 26,000 calls and more than 56,000 emails were handled from NATO members during 2025. A record of over half a million claims was processed, with more than 1.5 million medical invoices handled, reflecting a year-on-year increase of the membership to over 31,000 insured members by end of 2025.

About 0.4% of all claims (2,200) needed to be corrected in 2025 and about 1/3<sup>rd</sup> of this (845) is due to Allianz errors. Last year 550 complaints were received of which 178 were considered valid complaints. Approximately 10% of claims result in a further information request, with the majority caused by missing invoices, prescriptions, or cost documents. Members are advised to photograph all relevant documents at the time of submission to avoid delays. Mistakes in issuing further information requests do occur on the Allianz Care side, though these represent a minority of cases.

### Medical Plan Overview

A new cover for Custodial Care Benefits and Home Adaptations was introduced in 2025.

Custodial care provides a monthly lump sum to members requiring non-medical assistance at home, such as help with food preparation or dressing. Payment of the Custodial Care lump sum begins automatically following prior approval from the medical team and a six-month waiting period. Custodial care is paid as a full lump sum up to 100% of the monthly limits as shown in the Table of Benefits.

Cover for Home Adaptations is available where incapacity or disability necessitates modifications to the member's home. Reimbursed will be on a pay-and-claim basis, at 90% of the claimed amount, up to the 3-year limit of the Table of Benefits.

Prior approval for both benefits requires a medical assessment based on the non-ability to perform any of the six core activities of daily living. Approval is granted when three or more are found to be permanently impaired.

### NATO Affinity Supplementary Cover

The NATO Affinity Cover is available for members wishing to obtain reimbursement above the standard 90% rate of the Base Cover. Three levels of cover are available. A purchase window opens every two years, with the next opportunity running from 1 October to the end of December 2026.

Members may upgrade or downgrade their Affinity Cover during the purchase window. Once a plan is selected, it remains active without requiring reconfirmation unless a change is made during the purchase window.

## Fraud Detection and Prevention

Significant focus has been placed by Allianz on fraud detection and prevention, with hundreds of thousands of euros recovered and returned to the plan. Unfortunately, there are still insured members that commit fraud to gain a financial benefit. Confirmed fraud cases are reported to NATO and will result in consequences for involved members.

### Q&A Session:

Following the presentation, Allianz engaged in a question-and-answer session, covering several key topics raised by participants.

Question	Answer from Allianz
<p>GDPR and third-party authorization for spousal claims.</p> <p>Why is information about medical claims of the spouse not visible to the other partner despite that the original claim was submitted by the partner?</p>	<p>Under EU General Data Protection Regulation, further information requests related to an adult member's medical data cannot be sent to another adult without written third-party consent.</p> <p>Members submitting claims on behalf of a spouse or dependent must obtain and submit a third-party authorization form to allow communications to be directed to a single email address.</p> <p>Once authorization is in place, all correspondence can be routed to the authorizing member's email, resolving issues of communications being sent to an unmonitored inbox of the spouse.</p>
<p>Information about the new cover for Long-term Care (Custodial Care)</p> <p>What evidence is required to submit a claim?</p> <p>Which ceilings will be used (90% or 100%)?</p> <p>When will the Turkish ceilings be increased following the high inflation in Türkiye?</p>	<p>A report from a specialist of GP stating the level of dependency through reference to the KATZ scale or equivalent.</p> <p>100% cover is provided for the monthly allowance, but 90% is applied for any adaptations made to the house following a claim.</p> <p>Limits are set by NATO rather than by Allianz Care, It is up to NATO HQ to change the ceilings. Once approved, Allianz will apply them. Lump sums are designed as financial support rather than full cost coverage, and are noted to exceed equivalent amounts provided under national social security schemes such as Germany's. Any request for changing the limits need to be raised to NATO.</p>

Question	Answer from Allianz
Will there be a reduction in case there is another national insurance with similar cover?	The monthly allowance will be paid independent of any other insurance, but the adaptation to the house is subject to the claim first submitted to any other insurance with the uncovered part paid by Allianz (up to the ceiling).
<p>Interpretation of orthopaedic appliances and special equipment.</p> <p>Where is this defined?</p> <p>Is a defibrillator life vest an orthopaedic appliance?</p>	<p>Allianz follows the definition of the Belgium insurance system. Cover is based on the list of reimbursable devices of INAMI/RIZIV upon prior approval.</p> <p>If this is a medical approved device with a recognised medical effect it will be reimbursed. Each device is assessed in the prior approval process.</p>
<p>Use of “minor surgery” versus “medical treatment (excluding surgical fees)” when handling claims from hospitals.</p> <p>How are claims allocated to each category?</p> <p>Does anaesthesia fall under surgery fees or under specialist fees and is it covered under the Guarantee Of Payment (GOP)?</p>	<p>“surgery” applies to all treatment in an operating theatre under local or full anaesthesia and includes the specialists fees. “medical treatment” applies to all other hospital invoices.</p> <p>Anaesthesia falls under the “surgery” fees and is covered under the GOP. If a GOP was provided the invoices should go directly to Allianz.</p>
Cover for “minor surgery”. The NATO Benefit Guide states 100%, but the Table of Benefits states 90%.	A 100% reimbursement limit applies when the minor surgery was conducted in a hospital under partial or full anaesthesia. The 90% limit applies when minor surgery is performed in the doctor’s office.
Handling of electronic claims that are also covered by the Belgian Mutuelle. Has this been clarified?	Yes
After an insured member has died, Allianz keeps addressing letters to the died insured member. Can this be changed such that these are addressed to “heirs of”?	Legal and payment processing constraints prevent the substitution of a deceased member's legal name in system-generated correspondence, as the name must match identity documents for payment allocation.

Question	Answer from Allianz
<p>Some hospitals complain about late payment by Allianz and are now sending invoices directly to insured members.</p> <p>What are the time limits for payments to hospitals and can Allianz resolve these issues?</p>	<p>The payment limit depends on the contract with the hospital and varies between one and three months.</p> <p>Some of these issues are also caused by the hospital being late in sending the invoices. Allianz starts counting when receiving the invoices.</p> <p>If the hospital sends invoices to members, even when a GOP was provided, then the member can forward the invoice to Allianz with a request to pay directly to the hospital.</p>
<p>Additional information requests are sent to the e-mail address of the partner, even though the claim was submitted by the insured member.</p> <p>Can this be changed?</p>	<p>Allianz follows the GDPR rules and medical information is privilege of the insured member, independent on who has submitted the invoice. If a 3<sup>rd</sup> party consent form has been provided then information can be shared between partners. Both partners may have to provide separate consent to the other partner. The form can be requested from the Helpdesk.</p>
<p>Some members have not received an invoice for the Continued Medical Cover and fear that they will lose their cover.</p> <p>Can Allianz confirm if the insurance is still valid and if a premium needs to be paid?</p> <p>Can Allianz send reminders by post if a premium has not been received?</p>	<p>Postal service disruptions, including a strike in Brussels, have caused significant delays in invoices and claims submitted by post, reinforcing the move toward digital-first processing.</p> <p>Members can contact the Helpdesk to check their insurance status and if open invoices are in place. It is noted though that Allianz only sends invoices for the Affinity Cover and all other invoices are sent through NATO HQ.</p> <p>Allianz will only use postal services for members that do not have a registered e-mail address. NATO is the only customer that still has members without an e-mail address and Allianz wants to reduce the postal services as much as possible.</p>
<p>There is often a long delay when handling claims, especially when additional information is requested.</p> <p>Can this be improved?</p>	<p>It seems that this is related to information requests that are answered through the claims e-mail address. E-mails sent directly to the claims inbox are processed by an automated system that creates claims records but does not generate human responses. The claims e-mail address should only be used to submit e-mail claims.</p>

Question	Answer from Allianz
	All other questions or requests should be submitted through the Helpdesk.

## 10. Health Insurance Issues by Mr. Huub Simons

Mr. Simons, ANARCP vice-chair and health insurance representative, presented the NATO Health Insurance update (refer to Enclosure 3), highlighting several ongoing issues and planned developments. The main points are summarised as follows:

### Phase Two Modernization of the NATO Medical Plan

As part of the Phase 2 of the modernisation of the NATO Medical Plan, last year a new cover was introduced as part of the long-term care, for non-medical support at home (Home Care or Custodial Care) was introduced. Also the new premium structure was introduced as of 1 July 2025, where all retirees (except the old-CMC members) have to pay a premium for their Continued Medical cover.

The premium for the basic insurance is 1.5% of the active salary scale at the grade and step at retirement, with an additional premium of 0.3% for the additional Home Care insurance. Members who retired before age 65 under a bridging cover pay a higher premium of 3.17% of the last active salary scale plus the 0.3% for Home Care. Some questions remain related to the calculation of premiums and submission of invoices that need to be clarified by NATO International Staff (IS).

In the Allianz Care presentation it was confirmed that the monthly allowance for Home Care would be paid at 100% of the monthly limit without any impact of any other equivalent national insurance. The cover for home adaptation under the Home Care insurance would be paid only after presenting an invoice for the work and only up to 90% of the invoice and up to the established limit. In this case the invoice has to be submitted to any other national insurance first, with the rest to be claimed to Allianz Care.

Phase 2 of the modernisation also included the development of a hardship process and of an escalation procedure for complaints, and included updates to the NATO Benefit Guide and Table of Benefits, all of which are described below.

### NATO Tribunal Appeal on Removal of Free Medical Cover

Several appeals were submitted to the NATO Administrative Tribunal (NAT) in October 2025 by members who argued that the removal of the footnote of Art 51.2 of the NATO CPRs, granting previous free medical cover for those that retired before Aug 2016 with more than 25 years of contribution, constituted a breach of acquired rights.

ANARCP provided support in structuring the appeal, which was based on arguments including broken acquired rights, lack of urgency in making the change, unequal treatment between member categories, and a change to the solidarity principle.

A hearing took place in April 2026 and the judgment was still pending at the time of the General Assembly.

[After meeting Note]: The appeals were all lost and no further appeal is possible. Therefore no further action from ANARCP is needed other than to inform our members.

## Hardship Assessment Process

A hardship situation is defined as one where a member's own contribution for medical expenses, after reimbursement, would cause a financial hardship. A new hardship assessment procedure is now agreed and is published in the updated NATO Benefit Guide. Requests for a hardship assessment can be submitted to the head of insurances at NATO headquarters. Requests will be assessed on a case-by-case basis and when decided positively additional reimbursements can be made.

## Complaints Escalation Process

The existing complaints process with Allianz involves submitting a complaint to the Allianz helpdesk, receiving a complaint number, and receiving a response within 40 days.

If a complaint is denied and the member disagrees with the outcome, a new escalation step allows the member to contact the head of insurances at NATO headquarters to request a direct discussion about whether the rules were applied correctly.

These first two steps of a complaint process are already in existence and can be used by insured members.

Further escalation steps including a NATO administrative review and referral to the NATO Tribunal are still being defined, and the full process has not yet been published in the NATO Benefit Guide pending clarification of the tribunal's role in claim disputes.

## Updates to the NATO Benefit Guide and Table of Benefits

The NATO Benefit Guide was updated in January 2026, with the 2025 version of the Table of Benefits published only end 2025, but considered valid for the entire year 2025. Meanwhile also the 2026 version of the Table of Benefits is available.

Key updates include the following:

- formalization of the hardship process, clarification on accessing healthcare in the US, new limits for home care are now included in the Table of Benefits, and an updated list of serious illnesses.
- Video consultations are now explicitly documented as permissible under the condition that consultations must take place within the country where the member resides.
- Prescribed drugs must appear on the nationally approved list and be regulated by the relevant national authority such as the European Medicines Agency or the FDA in order to be reimbursed.
- Medical invoices in the Netherlands that combine consultation, treatment, and diagnostics on a single invoice (DBC codes) will be treated entirely as diagnostics.
- Members on bridging cover are now explicitly informed that their coverage will be suspended if they take up gainful employment, and reinstatement is possible upon cessation of employment or upon reaching the age of 65.

## Open Issues with Allianz and NATO Insurances

Several health insurance open issues were discussed and questions for Allianz Care were already included in the Q&A session of the Allianz presentation. Other open issues will be discussed with NATO IS.

## 11. ANARCP Issues, Chairman's report by Mr. Hessel Rutten

The Chairman, Mr. Rutten, provided a series of updates concerning pension issues and taxation issues affecting retirees. The main points are as follows.

### NATO Pensions Unit (NPU) Operational Issues

During the past year the NATO Pensions Unit (NPU) has been suffering severe staff shortages, leading to significant operational difficulties. Pension payments were treated with the highest priority, even though payments are sometimes later than usual. The inflation correction as of January was only paid in the pension of May, but the additional inflation correction for Türkiye has not been settled yet and is only expected in the month of June.

The yearly tax declarations are being sent out, even though in some nations very close to the tax declaration deadline. Members were advised to calculate the yearly pension from the monthly pension slips in case of late submission of the yearly tax declaration.

NATO IS has acknowledged the NPU problems and temporary staff are being recruited to start working on the backlog of open issues based on the priority of the issue.

### Inflation and Hardship in Türkiye

Official inflation figures in Türkiye over recent years have been reported much lower than from other independent organisations in Türkiye. Also cost of living as experienced by retired members living in Türkiye has been increased much further than represented by the official inflation figures.

A situation of genuine financial hardship has been identified in Türkiye, and efforts have been made to address it, with further details as presented in the AAPOCAD brief by Mr. Parsons.

### NATO Pension Scheme Reform

Concern has been raised by active NATO staff over the current NATO Pension scheme (Defined Contribution Pension Scheme, DCPS), which provides a lump sum rather than a true pension. With the DCPS NATO is the only major international organization without a proper pension for active staff. This is recognised as having an impact on job applicants that decline job offers due to the lack of a proper pension scheme.

Discussions within NATO are ongoing to implement a New NATO Pension Scheme, based on other international coordinated organisation pensions schemes. For current retired staff that retired under the DCPS this will not lead to any changes.

### National Tax Issues

In France, members affiliated with the French social security system, through prior employment, are increasingly being asked to pay social security contributions. In some cases premiums exceed the benefits received from the French social security. AAPOCAD has consulted a law firm to assess the situation and to start a collective appeal. Only AAPOCAD members can join this group appeal. No cases of affected ANARCP members are currently known.

In Belgium, members who receive both a national pension and a NATO pension may have their national pension capped in certain circumstances. So far ANARCP has not received complaints about this and some members even consider the new tax measure to be fair.

In Italy, a new issue has arisen concerning the deduction of medical premium contributions from taxable income. Members of other coordinated organisations, such as ESA, have reportedly been able to deduct the medical premiums successfully, but for NATO retired staff this has not yet been accepted. This seems related to the wording on NATO's tax statement which differs from ESA's wording, making it harder for the Italian tax authorities to accept the deduction. ANARCP will raise this matter through the CNRCSA, with the aim of urging the NPU to use a similar wording for the tax statement as used by ESA.

In the Netherlands, a Dutch Supreme Court ruling classified the NATO invalidity pension as an insurance payment rather than a pension. This places the invalidity pension in a less favourable tax category. Statements submitted to the Supreme Court by AAPOCAD, ISRP, and NATO in opposition to this ruling were disregarded. Through AAPOCAD, a letter is being prepared for the NATO Secretary General and the Director General of ESA to address this violation of international law.

In the Netherlands, a separate long-standing issue concerns a Supreme Court decision from 2009 on the treatment of pensions from international organization. The Dutch tax offices ignored this decision for years until higher courts recently upheld it. The case is now in the hands of the Supreme Court. In case of success, the effect will be very limited as the law was changed as of 2025 to prevent application of the favourable ruling as of 2025.

## 12. Treasurer's report by Mr. Jean Vanderwal

The ANARCP treasurer, Mr. Vanderwal, presented the 2025 Treasurer's Report (refer to Enclosure 4), providing a detailed overview of ANARCP's financial standing.

At the end of 2025, ANARCP's total assets amounted to €195,011. The total income in 2025 was at €25,950, mostly from contributions and the total expenditures were €18,415, mostly for ANARCP activities, administration and travel expenses, as well as legal fees. The expenditures were lower than budgeted primarily due to lower-than-expected legal expenses. The net result has been an increase of €7,535 on the previous year.

The 2025 financial report underwent an independent audit, and the auditors expressed satisfaction with the financial oversight and controls in place (report also at enclosure 4).

The treasurer also presented the budget for 2026 (see enclosure 5). Most items are similar to the 2025 budget, but €4,000 has been allocated for appeal-related legal costs and an additional reserve has been added of €4,620. This brings the total available for legal fees in 2026 to approximately €8,620.

The ANARCP General Assembly accepted the financial report 2025 and the 2026 budget and the chairman thanked the treasurer for his excellent work.

## 13. Any Other Business

The NATREP reports that were discussed during the ANARCP Plenary meeting on 21 May 2026 are attached for information for all members (see Enclosure 6).

Most of the identified issues in the NATREP reports have been discussed during the General Assembly. A few issues with specific actions are reported below.

- [After meeting note]: The post of Deputy NATREP Belgium has now been filled by Mr. Philippe Burny.
- Denmark: The issue of the bank fees charged in Denmark is not resolved and seems related to the banks in Denmark. Danish members who pay bank charges on their pension can request a reimbursement from the NATO Pensions unit, once a year.
- France: Several older members with Life Member status have been deleted from the membership list because no contacts could be established. Life Members are encouraged to voluntarily pay the ANARCP contribution such that at least once per year there is a contact.
- Germany: An update to the ANARCP application form is suggested to allow online registration and providing an alternate point of contact. A new CNRCSA application form is being prepared that can be filled electronically and that has space for an alternate point of contact.
- Italy: The request for an improved statement about the medical premiums on the tax declaration form will be forwarded to the NPU.
- Netherlands: The reported tax issues and medical issues were all reported under other agenda items. The issue of the problem getting access to Dutch nursing homes will be reported to NATO IS for resolution.
- Spain and Portugal are represented through the UK NATREP, but due to the growing membership the possibility of appointing a dedicated representative was suggested. For now no changes are proposed.

No other issues were discussed.

## 14. Next meeting

The next Annual General Assembly will be planned for Friday 21 May 2027 and invitations will be sent closer to this event.

All speakers were thanked for their contributions, the members of the EXCOM were thanked for organising the General Assembly and all participants were thanked for their participation and all were invited for the hosted lunch.

Enclosures:

1. ANARCP Annual General Assembly Agenda
2. Allianz Care Presentation
3. NATO Health Insurance Presentation
4. ANARCP Treasurer's Report 2025
5. ANARCP Budget 2026
6. NATREP reports