



## BULLETIN 2026-1 (January 2026)

Dear Members,

On behalf of the full ANARCP Executive Committee (EXCOM), as chairman, I want to pass on our best wishes for your wellbeing and that of your families in the coming year. In this ANARCP Bulletin 1 of 2026 we want to inform you about the recent developments related to our pensions, medical insurance and other issues that may be of interest to you.

Another year passed by, but not calmly as we were used to prior to 2020. Last year, major changes were introduced to the medical premiums for retired staff, about which we already informed you last year. The major changes were already reported in the CNRCSA newsletter of the new CNRCSA chairman that is distributed with our Bulletin. Additional details are included in this Bulletin.

The CNRCSA newsletter was composed after a CNRCSA Bureau meeting for which our vice chair Huub Simons had written an excellent memo with his summary of the changes in the Health Insurance coverage, that are partly repeated in this Bulletin with some additional information.

Last year started with the addition of a new coverage for Home Care to cover the non-medical costs at home for which a premium needs to be paid. As of 1 July 2025 the so called rebalancing of contributions was introduced which is in reality the introduction of the requirement to pay (a substantial) premium for those that were covered by the footnote to art 51.2 of the NATO Civilian Personnel Regulations (CPR). As mentioned last year, ANARCP, as the only one of the four Associations, continued to object to the deletion of the footnote, the other three Associations changed to our surprise their minds when the final NATO staff proposal was discussed within the CNRCSA EXCOM meeting. We remain of the opinion that there is no valid legal reason and certainly no valid financial reason to do away with the acquired right of retired staff that were protected by the footnote of Art 51.2 before and who have all paid their extra premium while they were active staff, some for more than 25 years. We strongly believe that the Retirees Medical Claims Fund (RMCF), the fund from which the health costs for retired staff are paid, will survive at least for another generation.

When the CNRCSA, as a whole, objected prior to 2016 to the proposal that new retirees should pay contributions as of 3 August 2016, there was about 200 M€ in the fund. In November 2025 it was 491 M€, as stated in the CNRCSA newsletter. A drop down of available funds resulting in depletion in 20 to 30 year's time, as predicted by NATO already before 2016 did not occur. Despite increasing medical costs, we see no reason why growth of the fund will not continue. Every year the total income is far higher than the outflow. Last year the growth was 7.5%.

In 2016, when the new retirees had to pay a premium, the footnote was amended in such a way that acquired rights were safeguarded. Those retired staff that retired before August 2016 were covered free of charge and would continue to be covered free of charge. This was in accordance with the acquired right of retired staff and, as stated by the then Chair of the Co-ordinating Committee on Remuneration (CCR), who are responsible for agreeing pension changes, existing retired staff would not be affected by negative changes in the CPR that would apply only to new retired staff members.

As you all have noticed since 2020, this standing legal opinion of acquired rights was reversed under the current CCR chair when in 2020 the strong bond between salary increases and pension increases was broken and the Appeals Boards of the Coordinated Organisations, after coordination between themselves, decided that the ground rule of the Pension Rules, namely that the pension is based on the salary, was no longer seen as an acquired right.

Following the introduction of medical premiums for all retired staff, we received many complaints from our members related to the acquired rights, but also about the lack of understanding why NATO International Staff decided that the premium to be paid is based on the current salary scale at the grade and step of the date of retirement, especially now that this relation was broken as of 2020. A number of members decided to appeal with the NATO Administrative Tribunal. ANARCP, representing its members, will assist them with legal and financial support.

The CNRCSA newsletter informs you also about our efforts to balance the pensions in Türkiye with the A grade salaries that were increased by 100% at the start of 2025. A survey in 2024 had revealed that the cost of living and high inflation in Türkiye in relation to the applicable salary scales, made it impossible to fill Coordinated positions in Türkiye, because the Coordinated salary scales had followed the official Turkish inflation figures that seem to be different from the reality of the economy. During our General Assembly end May I informed you that the Assistant Secretary General for Executive Management (EM) at NATO HQ, in a meeting I had with him together with the Turkish deputy NATREP, had stated his personal support to try to rectify the situation. It turned out in the month after, that his contract was ended and that his function as head of EM was deleted. A complete reorganisation of EM followed. A letter to the Secretary General in person to ask his support also failed to achieve its goal. As

stated in the CNRCSA newsletter there is practically no chance that NATO will change its mind, much to our regret, as there is real hardship in Türkiye, more so for B grades who are near the poverty level.

As you will see, much of the CNRCSA report covers ANARCP efforts. It has been a busy year for the ANARCP EXCOM and also for the National Representatives for which I wish to thank them. Special thanks to Huub Simons who had been very instrumental in representing the ANARCP in the NATO forum.

As you can read further in this Bulletin, we will have our ANARCP General Assembly in 2026 on 22 May. Prior to this, we will have our yearly elections for the EXCOM as stated in this Bulletin. The three year term of Jean Vanderwal and Marco Controtti has come to an end. I expect both to stand for re-election. In addition, much to our regret, Süleyman Acar has indicated that he wants to stop as EXCOM member, which leaves one other vacant position. Süleyman has indicated though that he will stay as NATREP for another year, to allow a smooth transition to a new Turkish NATREP. On behalf of the EXCOM, I want to thank Süleyman for his support to the EXCOM for many years and in particular for representing the interests of the Turkish members.

In the CNRCSA there were some changes to the members of the Bureau. Marco Controtti has taken over the position of CNRCSA secretary from Bob Goyens who held that position for many years. Marco can continue this role, assuming that he is also re-elected as ANARCP EXCOM member. Bob Goyens took over the chairmanship of the CNRCSA from Jonathan Parish, who was expected to continue as CNRCSA chair in October but suddenly resigned for personal reasons.

I end this introduction of the Bulletin with reiterating our best wishes for the coming year.

With my warmest regards,  
For the Executive Committee

Hessel Rutten  
ANARCP EXCOM Chair

## **1 ANNUAL GENERAL ASSEMBLY**

ANARCP will be holding its Annual General Assembly on Friday 22 May 2026 at the SHAPE Officer's Club in Mons. This will be preceded by EXCOM meetings and the Plenary meeting with NATREPs on Thursday 21 May 2026.

On Thursday evening 21 May 2026 ANARCP will also host the annual dinner for ANARCP members at the SHAPE Officer's Club.

The invitation and agenda will be sent out at a later date. Members are welcome to propose agenda items for discussion.

## **2 PERSONNEL**

It is with sadness that we announce the deaths of the following members:

Mr. Arie F.G. BAKKER (Netherlands)
Sig. Giuseppe BARBARUOLO (Italy)
Mr. Altan BILALOGLU (Türkiye)
Mrs. Nienke BOUMA (Netherlands)
Mr. Johannes EVERS (Germany)
Mr. David GILBERT (Belgium)
Mr. Rob GOTTGENS (Netherlands)
Mr. Frans van HOUTEN (Netherlands)
Mr. Jules JACOMEN-PORTERS (Belgium)
Mrs. B. KAMPSTRA-TOP (Netherlands)
Mr. Mustafa Orhan KARADEMIR (Türkiye)
Mr. Frank KUTZSCHE (USA)
Mrs. Judy LANDIS (Netherlands)
Mrs. Gertrud LUX (Netherlands)
Mrs. Saadet MAZIBASI (Türkiye)
Mrs. Sies van MOURIK (Netherlands)
Mr. Jos NACKEN (Netherlands)
Mr. Karel NUWENHUIS (Netherlands)
Mrs. Lina OHL (Germany)
Mr. Ludovicus OOSTVOGELS (Belgium)
Mr. Mathys J. PERGENS (Germany)
Mr. Jacob PLUIM (Belgium)
Mr. Joachim RADTKE (Germany)
Mrs. Anneke ROELINK-BEDIJN (Netherlands)
Mrs. Marie-Claire ROUQUETTE – DAUWEN (Belgium)
Mr. Jerry RUSSELL (United Kingdom)
Mr. Frans van SCHIE (Netherlands)
Mrs. Helen SCHULTZ – KOTSOPoulos (Belgium)
Mr. Joseph VAUTOUR (USA)
Mrs. Lütfiye VEZIR (Türkiye)
Mrs. Elly WEBB-SPIERTZ (Netherlands)
Mr. Jon WIDDICKS (Italy)

We express our sincere condolences to their families and friends.

We welcome the following new members to our Association (as per 31 Dec 2025):

Mrs. Waltrud ADAMS (Germany)
Mrs. Concetta ALLOCCA (Italy)
Ms. Carla Cristina ALVES FERREIRA (United Kingdom)
Mr. Frans van AMELSFORT (USA)
Mr. Nils BAARING (Denmark)
Mr. Luciano BALDARI (Italy)
Mr. Yves BAUDUIN (Belgium)
Mr. Michel BERTRANDIAS (Netherlands)
Mr. Hans Josef BISCHOF (Germany)
Mr. Ümit BOZKURT (Belgium)
Mr. Gennaro CERULLO (Italy)
Mr. Jean-Guy CHAMPAGNE (Germany)
Mr. Pasquale CIARAMELLA (Italy)
Mr. Randy COOK (Belgium)
Mr. Erwin CREEMERS (Germany)
Mrs. Joyce CUNNINGHAM (United Kingdom)
Mr. Udo DAUN (Germany)
Ms. Veerle DE SMET (Belgium)
Mr. Patrick DEPELCHIN (Belgium)
Mr. Ufuk DIRIM (Netherlands)
Mr. Richard EVERS (Germany)
Mr. Arne den EXTER (Netherlands)
Mr. Jan FANEKROG (Belgium)
Mr. Leendert FEBUS (Netherlands)
Mr. Stephan FOUQUAERT (Belgium)
Mr. André FOURNEL (Belgium)
Mr. Trevor William GRAHAM (Belgium)
Mr. René van der HEIDEN (Netherlands)
Mr. Armand HELBERG (Belgium)
Mr. Aad HENDRIKS (Netherlands)
Mr. John HUNTER (Belgium)
Mr. Hermann-Josef KANTERS (Germany)
Mr. Manfred KLAG (Germany)
Mrs. Christiane LAMBERT (Italy)
Mr. Ruud van LEEUWEN (Netherlands)
Mr. Craig LEWIS (USA)
Mr. John LOEFFEN (Netherlands)
Mr. Jean-Paul MASSART (Netherlands)
Mrs. Francoise MICHEL (France)
Mr. Jürgen NEUMANN (Germany)
Mr. Peter Louring NIELSEN (Denmark)
Mrs. Deborah NOBLE-TRUNKHARD (Germany)
Mr. Heinz OTTEN (Germany)
Mr. Asger PETERSEN (Denmark)
Mr. Adrian PRAAG (United Kingdom)
Mr. Pasquale RAO (Germany)

Mr. Henry RATZER (Germany)
Mr. Gerard RENES (Netherlands)
Mr. Hennie van RIEL (Netherlands)
Ms. Marie Josee SATORY (Belgium)
Mr. Manfred SENZ (Germany)
Mr. Jozef SLANGEN (Germany)
Mr. Michael STOLTZ (Netherlands)
Mr. Luigi Mario TALESE (Italy)
Mr. René THAENS (Netherlands)
Mrs. Karin THIEVES (Germany)
Mrs. Antonia VALLIFUOCO (Italy)
Mr. Juan-Antonio VILLALOBOS BEIROLD (Germany)
Mr. Josef VIRT (Netherlands)
Mrs. Claire VISOCKIS (Belgium)
Mrs. Rommie VREULS-FREHEN (Germany)
Mr. Jan WAGNER (Denmark)
Mr. Ron van WELIJ (Netherlands)
Mr. Theodorus van WIERINGEN (Germany)
Mr. Jorg WILHELM (Germany)
Mr. Michael WILLIAMS (Netherlands)
Mrs. Ingrid WOLL (Germany)

### **3 ANARCP ELECTIONS**

The ANARCP EXCOM currently has the following composition:

Member	Function	Period
<b>Hessel RUTTEN (NLD)</b>	<b>Chairman</b>	<b>2025 - 2028</b>
<b>Huub SIMONS (NLD)</b>	<b>Vice-chairman</b>	<b>2024 - 2027</b>
<b>Bert TIEMS (NLD)</b>	<b>Secretary</b>	<b>2025 - 2027</b>
<b>Jean VANDERWAL (BEL)</b>	<b>Treasurer</b>	<b>2023 - 2026</b>
<b>Süleyman ACAR (TUR)</b>	<b>Member</b>	<b>2025 - 2028</b>
<b>Marco CONTROTTI (ITA)</b>	<b>Member</b>	<b>2023 - 2026</b>

As you can see two EXCOM members, our treasurer Jean Vanderwal and the member Marco Controtti, have come to the end of their 3-year's term in 2026. Both of them stand for re-election. In addition Süleyman Acar has indicated that due to personal reasons, he wants to stop as EXCOM member and offer his post to another candidate.

This implies that this year we have three vacant positions and so far only the two members that stand for re-election as candidates. We appeal to all of you to put your name forward as election candidate for any of the vacant EXCOM slots.

If you are interested, please complete the nomination at Annex A before 21 March 2026.

In case multiple candidates are nominated, voting slips will be distributed at the end of March to vote for the candidate of your choice.

Regarding the roles of EXCOM members, as always, if you want more information, please contact any of the existing EXCOM members. We will be happy to reply to any questions. Also note that all new EXCOM members will get full support from the other members to help them get familiar with the role and lack of relevant knowledge is not necessary a problem.

#### **4 PENSION ADJUSTMENTS**

The pension adjustments for 2026 are based on the national inflation figures for the period 1 Januari 2025 until 31 December 2025. For the European nations these inflation figures are derived from the Harmonised Indices of Consumer Prices (HICP) index as published by Eurostat. The inflation figures over the year 2025 are usually published by AAPOCAD, and then need to be endorsed by NATO HQ for affordability. The adjustment of our pensions will then be done with the February pension payments and will also include the correction for the month of January 2026.

Unfortunately, not all inflation data are available yet, especially for the countries that fall outside the EURO zone.

The Eurostat published inflation data, that still need to be formally approved by NATO, are as follows:

Belgium	+2.2%
France	+0.7%
Germany	+2.0%
Greece	+2.9%
Italy	+1.2%
Luxembourg	+3.3%
Netherlands	+2.5%
Portugal	+2.4%
Spain	+3.0%

The inflation figures for Canada, Denmark, Norway, Türkiye, United Kingdom and United States, will be available later. We expect all inflation figures to become available shortly and will then be published on the CNRCSA website.

## 5 THE NATO MEDICAL PLAN

All retirees that are covered under the NATO Medical Plan are covered for their medical expenses under the Base Medical Cover with Allianz Care. This provides for 90% reimbursement of a broad spectrum of medical costs as defined in the NATO Benefit Guide and up to specified limits as specified in the Table of Benefits. The Base Cover also includes a supplemental cover with a 100% reimbursement, up to a double limit, in case of hospitalisation, for a serious illness or for handicapped children. In addition, insured members have the option to voluntarily take an Affinity Cover additional insurance, that provides the remaining 5%-10% reimbursement for selected medical costs up to established limits.

The medical cover under the NATO Medical Plan for retired staff is paid from several elements, dependant on the type of and period of retirement. The most important element is the Retirees Medical Claims Fund (RMCF) from which the medical premiums for most of the retired staff are being paid. Another element is the arrangement for the so-called old-Continued Medical Cover (old-CMC) retirees, who retired before 2001 and had reached the age of 65 before 2001. Medical premiums for old-CMC members are not paid from the RMCF, but continue to be directly insured by Allianz Care, free of charge, under a contractual arrangement. In addition, there is the group of retirees that have retired between the age of 55 and 65, who are covered under the Bridging Cover and who pay their own premium for medical cover. Finally, there is the group of retirees that receive an invalidity pension and also continue their medical cover under the NATO Medical Plan.

During 2025, ANARCP, through our umbrella organization, the Confederation of NATO Retired Civilian Staff Associations (CNRCSA), has continued to try to improve and enhance the medical cover and has represented members in resolving disputes with Allianz Care. Besides finalising of the list of serious illnesses a new cover for Home Care was introduced. NATO has also decided to start collecting contributions for the RMCF from all that will eventually benefit from the RMCF. This resulted in the situation where the contribution was reduced for those that already paid a premium, but new premiums were introduced for those that were exempted before. Unfortunately, ANARCP could not prevent the introduction of the new premiums for the RMCF, but is still supporting members who had chosen to start an Appeal with the NATO Administrative Tribunal against this decision.

ANARCP has also initiated the discussions with NATO International Staff (IS) about the creation of a procedure for hardship assessment and for an escalation procedure in case of unresolved conflicts with Allianz Care. In addition, several other health insurance issues have been discussed with NATO IS and have resulted in updated procedures.

More detail about these issues is provided in the paragraphs below.

## **5.1 New Cover for Home Care**

The CNRCSA proposal to include non-medical support at home under the NATO medical coverage has been introduced as from 1 January 2025 and is a mandatory cover for all active staff and all retirees. Most retirees have seen their premium deducted from their monthly pension, calculated as 0.3% of the current active salary scale, at the grade and step at retirement (NATO then pays an additional 2/3<sup>rd</sup> part, being 0.6%). Retirees that do not receive a pension (retirees under the Provident Fund or DCPS) have received an invoice from Allianz Care for the full yearly amount to be paid.

The new cover for Home Care is not available for the old-CMC retired staff that fall under a different medical scheme with Allianz Care and continue to have a premium free medical cover for their base cover.

Coverage for Home Care can be requested if three or more of the six activities of daily living (ADL) (bathing, dressing, toileting, transferring, continence and eating) can no longer be performed without assistance. Such a request needs to be supported by a report from a General Practitioner or specialist and needs to indicate which activities cannot be supported individually and what support would be needed for help at home. Short-term care at home, for example after rehabilitation, is not covered, but this can be covered under the normal medical support at home.

Several retired staff have already successfully applied for the Home Care monthly payment, but it is noted that for any future request a 6-month waiting period will be applied before payments start.

The proposed monthly reimbursement amounts, as well as the 3-year limit for making adaptations to the house, are included in the next release of the Table of Benefits.

## **5.2 Health Insurance Premiums for All**

As already announced in previous Bulletins, NATO has decided to start collecting premiums for the Continued Medical Cover (CMC) from all retirees that are already benefitting from or will benefit from the RMCF in the future. This thus includes all retirees, except those that retired under the old-CMC category (retired before 2001 and who had reached the age of 65 before 2001) and also except those that retired under an invalidity pension with a life-long invalidity pension (as a result of an occupational invalidity) arranged under an insurance with Alliance Care.

This has affected retirees that retired before 3 August 2016 with more than 25 years of contribution to the medical plan and who were initially exempt from paying medical

premiums because of the protection by the footnote to Art 51.2 of the NATO Civilian Personnel Regulations (NCPRs). It also has affected retirees that retired under the Bridging Cover (retired between the age of 55 and 65), who are now also asked to pay an additional contribution to the RMCF, besides the premium that they were already paying for the medical insurance. Further, retirees under an invalidity pension (excluding life-long invalidity pension) also now have to pay a premium contribution to the RMCF.

Most retirees have seen their premium for Continued Medical Cover deducted from their monthly pension, calculated as 1.5% of the current active salary scale, at the grade and step at retirement (NATO then pays an additional 2/3<sup>rd</sup> part, being 3.0%). For Bridging Cover retirees, the total premium to be paid will then be 3.17% of the current active salary scale. Retirees that do not receive a pension (retirees under the Provident Fund or DCPS) have received an invoice from NATO for the 6-month period in 2025 to be paid. The invoice for 2026 will be for the 12-month period, but options will be given to pay per quarter.

Some retired staff have started an appeal with the NATO Administrative Tribunal against the decision to raise premiums for the medical cover. The main reasons for the appeal are that the new premiums are seen as a violation of their acquired rights and also because there were no justified financial reasons for requesting new premium contributions as the RMCF is still very healthy and the predictions for the future are much better than initially assumed. Different appeals have been submitted for retirees that are directly affected by the removal of the footnote to Art 51.2 of the NCPRs, for retirees under the Bridging Cover, for retirees that retired under the Provident Fund and for retirees that retired under the DCPS pension scheme. ANARCP will support these appeals. Judgements of the appeals are not expected until later in 2026.

### 5.3 Hardship Assessment

A hardship is a situation where an insured member is faced with high own medical cost as a result of a medical treatment that is exceeding the set limits of the Table of Benefits. The level of acceptable own contribution is not clearly defined, but it is expected to be more than at least 5% to 10% of the yearly pension. An exact definition of a hardship cannot be provided and will be assessed on a case by case basis, but a clear procedure for requesting a hardship assessment has now been prepared by NATO Insurances.

In case of a believed hardship, a request for a hardship assessment can be submitted to NATO Insurances who will evaluate the case and eventually can decide to task Allianz Care to fully or partially reimburse any additional expenses. Contacting NATO Insurances can best be achieved through the personal e-mail address of the Head on Insurances, Mr Philippe Vieillemard at [vieillemard.philippe@hq.nato.int](mailto:vieillemard.philippe@hq.nato.int).

The full hardship assessment procedure will be published in the 2026 version of the NATO Benefit Guide.

#### **5.4 Escalation Procedure**

Currently, insured members can submit a formal complaint to Allianz Care in case they do not agree with the handling of a medical claim. Allianz Care then uses their complaint handling procedure to assess if the complaint is valid, or if the agreement is just based on an error of the insured member. Allianz Care then needs to regularly inform the insured member on the progress of the complaint and eventually will decide on the resolution of the complaint. The Allianz Care complaints procedure is available under [www.allianzcare.com/complaints-procedure](http://www.allianzcare.com/complaints-procedure).

In cases where the insured member is still unhappy with the resolution of the complaint, insured members are often left in an uncertain situation where to go.

A draft procedure for the full complaint/escalation procedure has now been prepared by NATO Insurances, and the four steps include; first submit a complaint with Allianz Care, second escalate to NATO Insurances, third to start an Administrative Review process and finally submit the complaint to the NATO Administrative Tribunal for resolution.

Several of these steps still need more work to describe the procedure and still need a further assessment to see if all these steps are even feasible. For now it is decided to not publish this new escalation procedure yet in the next release of the NATO Benefit Guide, such that the next release is not unnecessarily delayed.

Even without a formal publication, insured members are advised to contact NATO Insurances in case of an unresolved complaint with Allianz Care. Initiating a complaint escalation can best be done through contacting the Head on Insurances, Mr Philippe Vieillemard at [vieillemard.philippe@hq.nato.int](mailto:vieillemard.philippe@hq.nato.int), or through the generic NATO HR e-mail address at [natohr@hq.nato.int](mailto:natohr@hq.nato.int).

#### **5.5 NATO Benefit Guide and Table of Benefits**

Despite several requests to both Allianz Care and to NATO Insurances, the updated NATO Benefit Guide is not yet available. The Table of Benefits for 2025 was only recently published on the Allianz portal.

The new Table of Benefits for 2025 as published on the Allianz MyHealth portal (under My Benefits) shows small increases in limits for some, but not all nations. These new limits should be valid for the full year 2025. The new Table of Benefits now also includes the limits for the Home Care and for making adaptations to the home.

Especially the very low limits for Home Care in Türkiye are a concern and ANARCP has raised this issue before and will continue to raise this to ensure that premiums and limits in each country are aligned.

Adjustment of the 2026 limits will depend on the official inflation figures. Only in case the inflation in the previous year was above 4%, will the limits be changed. So far we have not seen such high inflation figures, with exception of Türkiye, so for most nations a further adjustment of the limits in 2026 is not expected.

Unfortunately, the new NATO Benefit Guide 2026 has not been published yet but it is expected soon. No major changes to coverage are expected and most of the coverage will remain the same as before. The only expected changes are related to:

- New hardship assessment procedure
- Updated list of serious illnesses
- New procedure for getting access to health care in the US

We assume that all insured members will be informed by Allianz Care when a new NATO Benefit Guide will be published on their portal.

## **5.6 Affinity Cover**

A new Affinity Cover Benefit Guide has been sent to all insured members with an Affinity Cover and is now also available on the Allianz Care MyHealth portal. With exception of a revised format of the list of serious illnesses and a few editorial changes, no real changes have been introduced in the coverage. Also the limits for the cover of the three products (Advance, Plus and Pro) has not changed.

In one area a change in coverage was introduced. This is related to the coverage in the Netherlands under the Affinity Advance and Plus (so not applicable to the Pro) when claims are submitted under the so called DBC code invoices. Under these invoices it is not possible to distinguish between specialist fees, diagnostic test and other treatments. Since diagnostic tests are excluded from the Advance and Plus coverages, Allianz Care then considers the full invoice under the category of diagnostic tests and will then not reimburse the claim under the Affinity Cover. ANARCP has complained about this way of non-reimbursement, but NATO Insurances has decided not to change this. NATO Insurances argues that insured members can also take the (more expensive) Affinity Pro cover where the restrictions do not apply.

To allow insured members that have an Affinity Advance or Plus coverage, to upgrade to the Advance Plus, Allianz Care has exceptionally agreed to re-open the registration window, but only for an upgrade. An upgrade from Advance or Plus to Pro can be requested from the Allianz Helpdesk as of December 2025 until 31 March 2026 and is available to all insured members, so also outside of the Netherlands. The new cover

will then start as of the date of the registration, but not sooner than 1 January 2026. The ANARCP advice is to carefully look at the increased cost of the Pro coverage versus what can be expected as extra reimbursement.

Allianz Care did announce that the premiums for 2026 Affinity Cover had to be increased by 10% to cope with the increases in medical expenditures. Unfortunately, since the Affinity Cover is an individual insurance, NATO has no influence on the applied premiums.

For insured members that have used the Affinity Cover for more than one year, there is always the possibility to stop the Affinity Cover by sending a request to the Allianz Helpdesk. The cover will then stop with a one months' notice period.

## **6 REPLIES**

Please note that ANARCP has changed the generic e-mail address for our executive secretary. So for all communication relating to this Bulletin or other general questions, please reply to:

[anarcporg@gmail.com](mailto:anarcporg@gmail.com).

The old e-mail address for the secretary is also still in use and will be forwarded, but this e-mail address is less stable and will disappear in the future.

ANARCP can also be reached by post:

ANARCP  
SHAPE Personnel Branch  
J1  
B-7010 – SHAPE  
Belgium

Allow us again to request all members who still receive this Bulletin in hard copy, but who have an e-mail address to communicate that to us. It will make the life of our Secretary a lot easier and it allows us to spend our financial means to better courses.

## **7 ANARCP WEBSITE**

The ANARCP website changed last year and the website can now be reached at: <https://site.anarcp.org/>

The previous login for the old website is no longer needed and only public information is published on our website.

Annexes:

A ANARCP Executive Committee (EXCOM) election nomination form



Association of NATO/ACE Retired Civilian Personnel  
Association du Personnel Civil Retraité OTAN/ACE

**ANARCP Elections 2026**  
**NOMINATIONS**

I ..... (name)

present my nomination for election to the Executive Committee. I have the ability to hold active office, attend meetings as stated in the Constitution and Bye Laws and carry out whichever office the ANARCP Executive Committee deem appropriate.

I attach a brief résumé of any past experience which may be useful whilst serving on the committee. I agree that this résumé shall be distributed to all members together with the voting paper.

Signed

Please send, before 21 March 2026 to:

ANARCP,  
SHAPE Personnel Branch  
J1  
B-7010 – SHAPE  
Belgium  
Attn.: Elections

Or by Email to: [anarcporg@gmail.com](mailto:anarcporg@gmail.com)