



BULLETIN 2024.1 (February 2024)

Dear member,

The new year has started. I wish you and your family all the best for this year. In this first Bulletin of 2024, we are presenting information about events and discussions of interest that happened during last year. We also take the opportunity to distribute the Newsletter of the Confederation of NATO Retired Civilian Staff Associations (CNRCSA) (Annex A).

Last year was the first normal year after the COVID-19 pandemic. At the end of April 2023 we held an Executive Committee (EXCOM) meeting, a Plenary meeting and a General Assembly meeting, all at the SHAPE officers club. We plan to do the same this year with an EXCOM and a Plenary meeting on 30 May and the General Assembly on 31 May. Before that, elections should take place. Last year, Jean Vanderwal was re-elected to the EXCOM and Marco Controtti was elected as a new member to fill the empty slot. The six members of the EXCOM form a good team. Also last year, we finally found a new national representative (NATREP) for Germany, Norbert Lindner, who has done a great job pulling the loose ends together and informing our German members.

During the April 2023 General Assembly, a revision of the Constitution and of the Bye-Laws were approved. The status of our NATREPs was reinstated and ANARCP membership was opened up formally to retirees of all NATO Agencies and to retirees in the USA. The revised Constitution and Bye-Laws entered into force after formal approval by SACEUR.

Items that needed more than usual attention last year were the Health Insurance Modernisation Plan with appeals related to the deletion of the Supplements B and C of the Health Insurance contract, the Defined Contribution Pension Scheme (DCPS), the Retirees Medical Claims Fund (RMCF), the high inflation in Türkiye and tax issues in various countries. More details about the modernisation plan and the appeals are provided later in this Bulletin. From a legal point of view, I add that I had difficulties in understanding the decisions of the newly appointed judges of the Administrative Tribunal. The appeals against the deletion of the Supplements were rejected stating i.a. that there was no contractual relationship nor an acquired right

while the Supplements are based on Article 47.1 (e) of the NATO Civilian Personnel Regulations (NCPR) that states that additional insurance may be concluded at the request of staff Associations. In order to adjust to national social security standards these Supplements have existed since NATO bodies came to the Netherlands and Türkiye and no staff Association has asked to stop them. Also retirees were required to contractually sign up for the Supplements because the NCPR does not require payments by retirees. For sure a 100% coverage for out-patient specialists consultation and treatment was an important aspect of the coverage and was seen by us as an acquired right (already timewise) and the premiums for the Affinity Products, that became a commercial so called replacement, cost more than 5 times the Supplement contribution but cover less.

ANARCP and the CNRCSA are concerned about the many problems retirees who joined NATO after mid 2005 encounter with the DCPS that was introduced as a pension but it does not include the minimum requirements to be considered a true pension scheme. In Germany some DCPS retirees have been asked to pay taxes on the lump sum they receive after retirement and we are trying to assist them in discussions with the German government. As an Association we are also concerned for our future because DCPS retirees find little incentive to join us. Only our involvement in insurance matters may be a valid reason, but not that many DCPS retirees remain insured under the NATO contract after retirement.

The RMCF that pays for the medical insurance premiums for retirees is in our view in a very healthy situation. Over the last 10 years the value increased steadily so that the worry of the Confederation of NATO Civilian Staff Committees (CNCSC) that the fund would be depleted in the very near future is unfounded. Still the CNCSC remains of the opinion that retirees need to contribute more to keep the fund stable. ANARCP and the CNRCSA will continue to protect the interests of all retired staff in this respect.

With my warmest regards,
For the Executive Committee

Hessel Rutten
ANARCP EXCOM Chair

PERSONNEL

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

Mr Davi H. ALBIN (Netherlands)	(Germany)
Mrs Lucette AMARAL (France)	Mr Teoman SEPTEKIN (Italy)
Mr Peter BLACK (Germany)	Mr Christopher SPRING (United Kingdom)
Mrs Bertha BLOEMEN - DE FABER (Netherlands)	Mr Bernardus TERHELL (Netherlands)
Miss Gisela GOELZ (Germany)	Mrs Kari THUVE (Netherlands)
Mr Elisabeth GOHY - PATTYN (Belgique)	Mrs Jacqueline TRUC - SCHWESER (Germany)
Mr Josef HALBRITTER (Netherlands)	Mr Willem VAN DE WIEL (Netherlands)
Mr Frederik JALSING (Netherlands)	Mr Franciscus VAN DUPPEN (Netherlands)
Mr Geurt KOPPERS (Netherlands)	Mr Andries C.F. VAN HET SCHIP (Netherlands)
Mrs Leonarda KUYPER - ALLAN (France)	Mr Roelof VAN MOURIK (Netherlands)
Mr Raymond LAURENT (Belgique)	Mr Robert VAN SPRONSEN (Netherlands)
Mrs Anne LINDVIG (Norway)	Mrs B. VERSTAPPEN (Netherlands)
Mr Ulf MACKRODT (Germany)	Mrs Vera WHARTON (United Kingdom)
Mr Robert MOUSSEAU (Canada)	Mrs Christa WILK (Germany)
Mr Gerlof OUDEGA (Netherlands)	Mrs Jeanne WILMES - AUVRAY (Belgique)
Mrs. A. POLMAN-OSSEWAARDE	Mrs Ida Egede WINTHER (Denmark)
Mr Rudolf ROBERT (Netherlands)	Dr Heinz WISSNER (Germany)
Mr Wolfgang SCHLIESSNER (Netherlands)	
Mme Angela SCHWENCKER - HANEBUTH	

We express our sincere condolences to their families and friends.

We welcome the following new members to our Association:

Mr Theodorus AGELINK (Netherlands)	Mrs Caroline HENSSEN (Germany)
Ms Lisa Beth ARBEITER (Belgium)	Mr Ferdinand JANSSEN (Netherlands)
Mr Michael BISCHOF (Germany)	Mr André JOOSTEN (Netherlands)
Mr Robert BUERGER (Germany)	Mr Peter KABEL (Netherlands)
Mrs Julia CALDER (United Kingdom)	Mr Sean KEATES (Belgium)
Mr Kenneth CHARBONNEAU (United Kingdom)	Mr Kwie-Sing KHO (Netherlands)
Mr Dirk CORNET (Netherlands)	Mr Peter-Paul KUTSCH LOJENGA (Netherlands)
Mr Jan Louis DE POOTER (Netherlands)	Mr Michael LAUKNER (Germany)
Mr Rob DE WOLFF (Netherlands)	Mr Joerg LAUTH (Germany)
Mr Frans DUSCHAK (Netherlands)	Mr Marc LEYDECKER (USA)
Mrs Laura FANTI (Netherlands)	Mr André LUGTENBURG (Netherlands)
Mr Hector FAZZINI (Belgium)	Mr Antonius LUIJTEN (Netherlands)
Mrs Joyce HARTLEY (Belgium)	Mr Joseph MAAGDENBERG (Netherlands)

Mr Philip MAY (USA)
 Mr Ger MEESTERS (Netherlands)
 Ms Monique MEIJER (Netherlands)
 Mr Frank MONDSCHHEIN (Germany)
 Mr Horst POSTHUMUS (Netherlands)
 Mr Franz-Josef RAMAKERS (Germany)
 Mrs Caroline RAMAEKERS (Netherlands)
 Ms Mari REID (USA)
 Mr Johann-Jürgen RITT (Germany)
 Ms Carina RUBENS (Belgium)
 Mr Jean-Paul SABBE (Belgium)
 Mr Werner SCHAEFER (Germany)
 Mr Hans-Peter SCHELLARTZ (Germany)
 Mrs Ida SCHULTEIS-DERKS (Netherlands)
 Mrs Patricia STOOOTS (Germany)

Mr Garry TAIT (United Kingdom)
 Mr Paul THURKETTLE (USA)
 Mr Michel TOTARO (Belgium)
 Mrs Francesca TRIVOLI (Netherlands)
 Mrs Lucienne VAN HEESWIJK (Netherlands)
 Mr Ernst VAN LIEBURG (Netherlands)
 Mr Andre VAN LUGTENBURG (Netherlands)
 Mr Robert WENMAKERS (Netherlands)
 Mr Ian WEST (Belgium)
 Mr Wiel WEUSTENRAAD (Netherlands)
 Mr Clive WOOD (Netherlands)

PENSION ADJUSTMENTS

Of importance for this year are the pension adjustments. The inflation figures over the year 2023 have been published but still need to be endorsed at NATO HQ before the pensions are adjusted probably with the February pension payments but back dated to start in January 2024.

The published inflation data are as follows:

Belgium	+0.5%
France	+4.1%
Germany	+3.8%
Italy	+0.5%
Luxembourg	+3.2%
Netherlands	+1.0%
Spain	+3.3%
United Kingdom	+3.9%
Portugal	+1.9%
Switzerland	+2.1%
United States	+3.4%
Türkiye	+64.9% (special allowances granted during 2023, adding up to 55.2%, as of end of October, will be deducted from this figure to establish the adjustment percentage as of 1 January 2024; which is 6.3% over the end of October cumulative inflation 155.2%)

ANARCP ELECTIONS

Two EXCOM members have come to the end of their mandate this year. Huub Simons is standing for re-election. Marc Stevenson however, after seven years working for the association as NATREP BEL and then EXCOM Secretary, has decided not to stand again. This leaves one EXCOM slot to be filled.

An email was sent out in December asking for volunteers to nominate themselves to stand for election to the EXCOM. However, so far nobody has responded.

We appeal again for someone to put their name forward. Ideally, a member residing in the vicinity of SHAPE, as some ANARCP business is centred on SHAPE. Please complete the nomination before 23 February.

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

Regarding the roles of EXCOM members, you may feel you do not have the necessary background. However, it is for all of us a learning experience and you will be helped by the existing EXCOM members and NATREPs. If you want more information about what the role of EXCOM member entails, please contact us. We will be happy to reply to any questions.

THE NATO MEDICAL PLAN EXPERIENCE

The CNRCSA Newsletter 2024 has included a short overview of the current experience regarding the use of the new NATO Medical Plan during its first year 2023. While the number of complaints about claims handling and delays in claims processing seem to have dropped in 2023, unfortunately there were still some issues related to incorrect processing of claims and late processing of (postal) claims, but all these issues could be resolved either through direct contacts with the Allianz Helpdesk or through intervention of ANARCP.

The introduction of the new Affinity Cover products and the claims handling under that additional cover seemed to have caused very few problems and the only problems that resulted were for insured members that had contracted the lower cover Advance or Advance Plus options. Both those options have no cover for examinations and tests, which has caused some issues when invoices from specialists do not distinguish between consultation and tests. Unfortunately Allianz has chosen in those cases not to reimburse the extra 10% of the specialist fees. This will be further discussed to try to find a solution in case of single non-specified invoices.

A further problem that has occurred several times was related to the reimbursement of minor surgery, when conducted by a specialist in an operating theatre, but without an overnight stay in the hospital. In several cases Allianz then only reimbursed 90% of the cost, but, after intervention of ANARCP, Allianz agreed to reimburse minor surgery at 100%. The NATO Benefit Guide still mentions the 90% cover for minor surgery, but this will be corrected in a next release.

Following the implementation of the modernised NATO Medical Plan on 1 January 2023, NATO IS Insurances have developed together with Allianz surveys for the so called “Voice of the Customer Program”. These surveys will be issued starting in January 2024 providing members with the opportunity to share feedback based on their recent interactions with Allianz focusing on three key areas: Medical, Claims, and Helpline.

The key points of the survey include:

- The Allianz Partners Health’s Voice of the Customer program will officially launch for NATO members on 22 January 2024.
- The program’s objective is to allow members to provide feedback based on their recent interactions with Allianz.
- After contacting the Helpline, processing a claim, or receiving a Treatment Guarantee from the Medical team, members will receive a survey via e-mail.
 - No individual will receive more than one survey within a three-month period.
 - Surveys will not be sent to anyone under 18.
- All feedback will be collected and analysed by the Allianz Customer Experience team. Areas for improvement will be identified and shared with NATO for collaborative action within the NATO contract.
- Dissatisfied members will have the opportunity to discuss their concerns in greater detail through the Allianz Close the Loop process.
 - The Allianz team will call the member to discuss their experiences in detail at a pre-agreed time.
 - Their feedback will also be integrated into Allianz services for continuous improvement.
- For NATO Affinity product, only those members who have purchased it will receive questions related to this. Members who did not purchase NATO Affinity cover will be asked why they chose not to.

ANARCP can highly recommend participation in these surveys because this is a distinct opportunity to identify and raise problems. In many cases, Allianz and NATO do not have a good idea of what problems are happening and this survey should provide a better overview of problems that need to be solved.

The following examples of common problems could then be reported:

- Poor accessibility of the help desk
- Late payment of claims
- Errors in claims handling (basic or Affinity Cover)
- Too low limits for treatments
- Problems submitting claims via mail, e-mail or app
- Problems obtaining prior approval
- Problems with access to claim details in case of direct payment

ANARCP hopes that these surveys can contribute to improving Allianz Care's services.

EXTENSION OF THE AFFINITY COVER

If you took out Affinity Cover supplementary insurance last year, you should have received a message from Allianz Care to continue the insurance as of 1 January 2024. That message mainly concerns the payment of the additional insurance. Adjustments to the Affinity Cover insurance cannot be made in 2024 and all current contracts will continue in 2024 under the same conditions and the same premiums. Adjusting the Affinity Cover supplementary insurance or taking out new supplementary insurance is only possible again during the next purchase window from 1 October 1 2024 to 31 December 2024, and the changes will then take effect on 1 January 2025.

An Affinity Cover additional insurance will in principle continue automatically unless you cancel this additional insurance. You can cancel as of 1 January 2024, but with a 1 month notice period.

The contract can be cancelled for all insured persons or for one or more of the insured persons. Cancellation can be done by registered letter or regular letter to:

Allianz Care, Customer Care
Bd Roi Albert II 32
1000 Brussels, Belgium

or by e-mail to:

email: underwriting@allianzworldwidecare.com
with copy to: unityhelpline@e.allianz.com

REJECTION OF APPEALS

Two separate appeals were lodged by ANARCP members, one against the deletion of Supplement B for insured members in the Netherlands and Germany and another against the deletion of Supplement C for insured members in Türkiye.

The appeal was supported by a counsellor with experience in appeals against NATO and was based on the following high level arguments:

1. No request was ever made by any of the active staff associations or any of the retirees staff associations to cancel the Supplements.
2. Retirees had specifically signed up for the Supplemental cover.
3. There was insufficient justification to stop the Supplemental cover.
4. The consultation process that led to the changes was incomplete and many questions have remained unanswered.
5. The premiums for retirees for the new Affinity Products are too high.

Unfortunately, the NATO Administrative Tribunal dismissed both appeals. Broadly speaking, the rejection, according to the Tribunal, is based on the following arguments:

1. NATO can indeed cancel or adjust insurance policies without a specific request, but only after consultation with the stakeholders.
2. The signed agreement for continuing the Supplemental cover after retirement is not a contract but just a confirmation of a choice.
3. There has been sufficient substantiation of the reasons for abolishing the Supplements.
4. There has been sufficient consultation.
5. Retirees have higher healthcare costs and can therefore be expected to pay a higher premium.

This is an extremely disappointing result, despite the good arguments that were used. The ruling also shows that the Tribunal is only interested in checking whether the correct process has been followed under the NCPR, judging other arguments is apparently not considered to be the responsibility of the Tribunal. Many of the arguments that were raised in the appeal were not mentioned in the ruling. This sets a dangerous precedent for both active staff and retirees, and receiving protection of our interests from the Tribunal now seems almost impossible.

Because there is no possibility of a higher appeal against this ruling, this implies that the Supplements B and C will not be reintroduced and that the current Affinity Cover remains the only option for any additional insurance.

PHASE 2 OF MODERNISATION OF THE MEDICAL PLAN

After the implementation of the modernised NATO Medical Plan, several issues were left for further development and adjustment. This includes matters such as; adjusting the list of “serious illnesses”, developing proposals on coverage for long-term care and home care, elaborating procedures regarding “hardship cases” if reimbursement limits are exceeded and developing proposals to contain medical costs.

ANARCP in cooperation with the CNRCSA has prepared proposals for updating the list of serious illnesses and proposals for new cover for long-term care and home care. These proposals will be discussed with the NATO Administration in the Joint Consultative Board (JCB) Working Group on Insurances starting end February. Meetings in this forum will also be used to address other areas of concern that are known to ANARCP, like the ones that were mentioned under the section of the NATO Medical Plan Experience.

We will keep you informed of further developments.

MANUAL FOR NEXT OF KIN

Since many years the ANARCP Netherlands chapter has used a manual for next of kin of NATO retirees in the Dutch language. This manual is a very helpful tool for dependants in case a retiree dies and allows retirees to express their special requirements related to their funeral and to record important information about family relations, financial details and running memberships.

Together with the CNRCSA an English version has now been prepared that is available to all and is attached to this Bulletin (Annex B). A French version is being prepared by the NATO HQ translation section and will follow later.

ADJUSTMENT OF PENSIONS FOR EXCESS INFLATION ISSUE IN TÜRKIYE

The 2023 annual inflation rate reported for Türkiye of is 64.9%. The high inflationary trend is not a recent issue but a continuing problem over the past several years affecting our members as well as the active staff.

Annual inflation rates in Türkiye in recent years have been much higher than those reported in the official data, resulting in the erosion of the living standards of the active staff and pensioners subject to the Turkish scale. A family budget survey on the cost of living in Türkiye was carried out last year that resulted in the granting of a temporary special allowance of 100% of the basic salary for A- & L-graded active staff as of 1 January 2024. This allowance will be incorporated in the salary table as of 1 January 2025.

This huge salary adjustment is unfortunately not automatically applied to pensions in Türkiye because of the separation of salary and pension adjustment rules. Our NATREP Türkiye, supported by ANARCP and CNRCSA, requested the NATO Administration to implement a similar adjustment to pensions on the authority of the approved report that authorized the salary adjustment. Although Article 36.2 of the Pension Scheme Rules of the NATO Civilian Regulation empowers the NATO Secretary General to rectify any important disparities that may develop between salaries and pensions, this did not happen.

The NATO Administration considers the implementation of Article 36.2 a matter to be discussed by the Coordinated Organisations since they may also have pensioners in Türkiye. The matter is therefore now in the hands of the CRSG (The Committee of Representatives of the Secretaries/ Directors General of the Coordinated Organizations) and CAPOC (The Administrative Committee on Pensions of the Coordinated Organizations). The CAPOC, the implementing committee that oversees pensions, will look into the matter in early February and make a recommendation to the CRSG. This means that our Turkish pensioners will not be relieved soon from the constant worsening of their standard of living and of being far behind the active staff in their spending power soon. We expect however that the matter will eventually be resolved.

USA GREEN CARD ISSUE

Non USA citizens who had worked as NATO civilians in the USA for a sufficient number of years were automatically able to obtain a green card when they retired and so were able to remain as residents in the USA. However, recent retirees have encountered problems in obtaining the green card. The reason is that in recent years the number of green cards given out exceeded the government limit. There is now a backlog and so attribution of the green card is delayed. Some of our members are now finding themselves in a very difficult situation. They risk becoming illegal in the USA. They may not be able to renew a driving license. They are afraid to travel abroad as they may not be allowed back into the USA. These members are long term residents in the USA, who have brought up their families there and now consider it home.

Our members were advised to hire immigration lawyers to help resolve the issue.

ANARCP has escalated the issue to the CNRCSA who has brought it to the attention of the NATO HQ administration and representatives of the USA at NATO HQ.

REPLIES

For all communication relating to this Bulletin, please reply to:
anarcp@cnrcsa.nato.int.

Or 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.

ANARCP WEBSITE

The url for our website remains unchanged: **www.anarcp.org**

There is a restricted part for members only. To login use the following:

Username: **anarcp**

Password: **Iamretired** (first character upper case)

Annexes:

- A CNRCSA NEW Year's Newsletter
- B Manual for Next of Kin for NATO Retirees and Relatives
- C ANARCP Executive Committee (EXCOM) elections nomination form