



CONFÉDÉRATION DES ASSOCIATIONS DE RETRAITÉS DE L'OTAN
CONFEDERATION OF NATO RETIRED CIVILIAN STAFF ASSOCIATIONS

SOUS LA PRÉSIDENCE D'HONNEUR DE
MONSIEUR LE SECRÉTAIRE GÉNÉRAL DE L'OTAN

CNRCSA(2026)0001

9 January 2026

NEWSLETTER CNRCSA 2026

Dear retired friends,

The Bureau members of the Confederation of NATO Retired Civilian Staff Associations (CNRCSA), composed of the chairs of the four associations, ARO/ARNS, ANARCP, ADAN/NFSA, AROF, the elected members and the heads of the Working Groups, wish you all the best for this new year.

1. Editorial from the Chairperson

During these turbulent times, we try to continue to give you as much information as possible on the decisions taken by the NATO Administration, as well as on the projects that we have launched or on which we are working in close collaboration with colleagues from the Confederation of Active Staff (CNCSC). We will try to summarize, but above all to clarify, the decisions taken in areas that affect us all.

After the end-of-term CNRCSA elections, a new President and Executive Secretary were chosen in October 2025 to represent the CNRCSA Bureau. The elections were conducted by the members of the Executive Committee (EXCOM), that is made up of 4 members of each of the four Association. Following the elections the CNRCSA Bureau now consists of the following members:

Chairperson:	Robert Goyens (AROF, until October 2027)
Vice-chairperson:	Olivier Guidetti (NFSA, until October 2026)
Treasurer:	Erwig Marquenie (ARNS, until October 2026)
Executive Secretary:	Marco Controtti (ANARCP, until October 2027)
Other Bureau members:	Gérard Malet (as Chairperson of the ARNS) Hessel Rutten (as Chairperson of the ANARCP) Jean-Philippe Prouteau (as Chairperson of the AROF)

Huub Simons (as a Special Adviser Medical Issues)

The CNRCSA work is directed by the EXCOM which on 31 December 2025 consisted of:

ARO/ARNS: Gérard Malet

Maurizio Ragusi

Erwig Marquenie

Sarah Stone

ANARCP: Hessel Rutten

Huub Simons

Jean Vanderwal

Marco Controtti

NFSA/ADAN: Olivier Guidetti

Bernard Burnet

Patricia Munaut

Catherine Defrance

AROF: Jean-Philippe Prouteau

Roger Renard

Marc Durand

Robert Goyens

The CNRCSA Bureau and EXCOM have decided to try to improve our internal functioning by increasing the meetings of the Bureau, by increasing the number of exchanges of information and by facilitating decision-making in the Executive Committee, while respecting the specific functioning in each of our Associations.

Several of the EXCOM members are also members of the Bureau or the Governing Board of AAPOCAD (Association of Pensioned Staff of the Coordinated Organizations and of their Dependents). Where the CNRCSA represents the broad interests of retirees but with a focus on medical coverage and its financing as well as our legal status, AAPOCAD has the status and means to defend everything concerning our pensions and is an independent association from the CNRCSA associations. We advise you to contact your NATO Retirees Association to obtain further information on the purpose and operation of AAPOCAD and on how to become a member.

Finally, we ask you to inform us of your problems with the NATO Administration, where certain services, despite the efforts of the Administration, continue to be understaffed (currently the NATO Pensions Unit and Health Insurance).

2. NATO Coordinated Pension Scheme (CPS)

The Coordinated Pension Scheme (CPS) was the NATO pension scheme in existence until 31 June 2005. As from 2020, pension adjustments are linked to the Harmonized Index of Consumer Prices (HICP) for countries for which this is calculated, or, elsewhere, to the national Consumer Price Index (CPI). This has resulted in a decoupling of the pension adjustments from the salary adjustments. Ever since, the CNRCSA has tried to ask for special pension adjustments in two specific countries, being Türkiye and Portugal, but unfortunately without success.

During the AAPOCAD General Assembly at the beginning of November, AAPOCAD members had, like every year, the opportunity to ask questions to certain higher authorities. From the responses received from the Chairman of the Coordination Committee on Remuneration (CCR), it became clear that the nations now consider that the remuneration systems of active staff of the Coordinated Organizations and those of retirees are completely separate from each other and that pension adjustments other than inflation adjustment cannot be expected.

The president of the Committee of Representatives of Secretaries General (CRSG), who is currently the representative of the NATO Secretary General, further confirmed to our astonishment that the 18% gap between the evolution of salaries and pensions in Portugal since 2020, although monitored, is not a concern for the moment. Likewise, the chair CRSG firmly confirmed that NATO will not challenge the official Turkish inflation figures and that NATO can do nothing for Turkish retirees. Only for active staff in Türkiye, where salaries were subject to high inflation and in which qualified personnel could no longer be found for vacant NATO positions on its territory, the CCR promulgated a recommendation to increase salaries by 100%, WITHOUT an equivalent measure for pensions. This decision was ratified by NATO and became effective on January 1 of 2025.

Further actions of the CNRCSA to address these issues to the NATO Administration and even to the NATO Secretary General led to the same reactions, that inflation corrections had been properly applied and that no further action was necessary. The CNRCSA has even asked for a legal opinion to see if an appeal with the NATO Administrative Tribunal would be possible, but this legal advice was negative. For now, the CNRCSA is at the end of its possibilities and unfortunately cannot find a resolution for retirees that face a situation where salaries and pensions are drifting apart.

3. NATO's Defined Contribution Pension Scheme (DCPS)

This system, still in use as compulsory alternative for a REAL pension system since July 2005, has been subject of years long discussions in Germany in particular, as the lumpsum paid after the end of a NATO career had been submitted to taxes, which is contrary to NATO agreements. Finally, a way for the reimbursement of these taxes has now been found. A document addressing the agreement was signed in September, but we will remain vigilant on the smooth execution of this procedure.

It is to be noted that the whole NATO Administration as well as both Confederations of active and retired staff recently proposed to the Secretary General, who accepted and endorsed, a new real pension system, based on the one recently put in use in the OECD. It is hoped that the new pension system can find agreement from the NATO Council and start mid 2026/ early 2027.

4. NATO Medical Coverage

The NATO Medical Plan consists of a Base Medical Cover insured with Allianz Care, which provides for 90% reimbursement of a broad spectrum of medical costs and a supplemental cover that provides for a 100% reimbursement in case of hospitalisation, a serious illness or for handicapped children, all up to pre-established limits. In addition, insured members have the option to take an Affinity Cover additional insurance, that provides amongst other benefits, the remaining 10% reimbursement for selected medical costs. All this was arranged as part of the phase one of the Modernisation of the NATO Medical Plan that started in 2021.

4.1. Phase two of the Modernisation of the NATO Medical Plan

Under the phase two of the Modernisation Plan, improvements were introduced for the list of serious illnesses in 2024 and a new cover for Long Term Care or Home Care started in 2025. In addition, a new premium structure was introduced in July 2025, where all who benefit from the Retirees Medical Claims Fund (RMCF), would need to pay a premium, even if such premium was exempted before.

a. Updated list of serious illnesses

The updated list of serious illnesses was agreed in 2024 and is already in use by Allianz Care. Unfortunately, the list is not yet formally published but is now included in the next release of the NATO Benefit Guide.

A serious illness condition can be requested, through submission of a medical report to the Allianz Care medical advisor. Once approved, this will grant 100% of reimbursement, up to the double recognised ceilings. A request for a serious illness can also be submitted in case a specific condition is not in the list and Allianz Care will assess the severeness of the situation on a case-by-case basis.

b. Additional cover for Long Term Care

Since January 2025 a new additional cover has been agreed for Long Term Care at home, especially related to non-medical expenses. This is sometimes also referred to as Home Care. The conditions for cover are that 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. Once the conditions of cover have been agreed by Allianz Care, it will provide for a fixed lumpsum per month and the option to claim for costs related to adaptations of the home. Information about this cover have been distributed by Allianz Care at the beginning of 2025.

This additional insurance is mandatory for all active staff and retired staff, but the cover is excluded for insured members that retired before 2001 and that had reached the age of 65 before 2001, the so called old-Continued Medical Cover (old-CMC).

The staff share of the premium is 0.3% of the current salary scale at the grade and step at retirement. For retired staff members that are in receipt of a monthly NATO pension, the premium will be automatically deducted from the pension. For retired staff that have no monthly pension (DCPS or Provident Fund), Allianz Care will send an invoice for the full yearly amount.

Insured members that are not eligible for the Long-Term Care cover, but for whom a premium was deducted by mistake, will be compensated by the NATO Pensions Unit (NPU).

c. Rebalancing of premiums

The introduction of a new premium structure for retired staff was part of extensive discussions in 2024 and this was already reported in the 2024 CNRCSA Newsletter.

In summary, all retired staff that will benefit, or that will benefit in the future, from the RMCF, will have to pay a premium contribution to the RMCF. This will apply to almost all categories of retired staff, to include retired staff over 65, retired staff that are between 55 and 65 (Bridgers) and retired staff on an invalidity pension. There are a few exemptions where retired staff do not pay a contribution to the RMCF and that is for those that will never benefit from the RMCF. This is related to the old-CMC category and to retired staff that receive a life-long invalidity pension.

The premium contribution to the RMCF for the retired staff has been set at 1.5% of the current salary scale of the grade and step at retirement. For the category of Bridgers, the RMCF premium is in addition to the premium for the Continued Medical Cover they were already paying at 1.67% of the current salary scale, so Bridgers will pay a total premium of 3.17% of the current salary scale. Retired staff that already paid a premium before July 2025, will see their premium reduced from 1.67% to 1.5% of the current salary scale. For retired staff members that are in receipt of a monthly NATO pension, the new premium will be automatically deducted from the pension. For retired staff that have no monthly pension (DCPS or Provident Fund), NATO HQ will send an invoice for the full yearly amount. In 2026 an option will be offered to pay per quarters or per year.

Some retired staff have started an appeal with the NATO Administrative Tribunal against the decision to raise premiums for the medical cover as this is seen as a violation of their acquired rights and also, because in their opinion there were no justified financial reasons for requesting new premium contributions.

4.2. Health Insurance Issues

In 2025 work on improving the NATO Medical Plan continued. The CNRCSA is represented in the Joint Consultation Board (JCB) Working Group on Insurances where plans are discussed for improving or modifying the NATO Medical Plan. In 2025, only one meeting of the WG was organised in July. The focus of that meeting was to address several open health insurance issues that were introduced by the CNRCSA. The main themes were to prepare a procedure for hardship assessments, to prepare an escalation procedure and to address several problems related to the claims handling of Allianz Care.

a. Hardship Assessment

A hardship is a situation where an insured member is faced with high own medical cost as a result of exceeding the set limits of the Table of Benefits. A proposal for a hardship assessment procedure has been prepared by NATO Insurances. In case of a believed hardship, a request for a hardship assessment can be submitted to NATO Insurances and they will evaluate the case and eventually can decide to task Allianz Care to fully or partially reimburse any additional expenses.

The full procedure will be published in the next release of the NATO Benefit Guide.

b. 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. In many cases such a complaint did not change the response from Allianz Care. Escalation of the complaint to another body has never been properly described, leaving insured members in an uncertain situation where to go if a complaint from Allianz Care has not been acknowledged. A procedure for the full complaint/escalation procedure has now been prepared, 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.

More work will be required before the full process can be agreed and it is decided to not publish this procedure yet in the next release of the NATO Benefit Guide, so that the next release is not unnecessarily delayed.

c. Treatment of ongoing Health Insurance Issues

The JCB WG on Insurances is also the forum to address ongoing Health Insurance Issues. Many of these issues just require a clarification of the NATO Benefit Guide and its related coverage and where such clarifications exist these should be reflected in future releases of the NATO Benefit Guide. One particular clarification is related to the access to health care in the U.S., for which multiple actors are involved, causing many problems in the past. A clear description of the procedure for getting access to healthcare in the U.S. is now available.

NATO Insurances has prepared the next release of the NATO Benefit Guide with updated information. In addition, a new release of the Table of Benefits has been prepared and is already in effect as of last quarter 2025. It is now also available on the Allianz Care web portal.

5. Retirees' Medical Claims Fund (RMCF)

The RMCF is the fund that pays the medical premiums of most retired staff. The fund is invested by an independent investment company under directions from the NATO RMCF Supervisory Committee, where the CNRCSA is also represented. The fund is financed from contributions of active staff and from retirees, as well as contributions from NATO and further grows thanks to good investment results.

The fund contained 491 million Euros in November 2025, the highest level since the start. The progress of the fund over the year 2025 is established at +7.5 %, which shows a good performance of the management of the fund. The fund invests in equities and bonds with a current ratio of 62%/38%, which is within the authorized limits.

6. Social Contributions for Taxpayers in France

Some retired members from Coordinated Organizations, like NATO, in France, are asked to pay the so-called social contributions on their pension after having sent in their yearly tax declarations. These contributions amount to more than 9% of the yearly pension and can include up to 3 years of retroactive premiums. Given contradictory local decisions by tax inspectors in France, the increasing number of members concerned, and a lot of unclear situations, AAPOCAD decided to ask a qualified fiscal lawyers office for legal advice. A fact-finding study will start in January 2026. The CNRCSA will contribute to this study for less than 600 Euros, whilst most of the costs are borne by AAPOCAD. Other phases in this legal support could follow.

Whilst it is forbidden by law in France to interfere between tax payers and tax authority, we nevertheless advise you in the meantime to avoid discussions on this topic and other subjects with your local inspector, and to continue filling in the tax forms as you did before. Finally: follow the instructions of your inspector, if you receive any. Negotiations with the tax authorities on the payment of fees requested for the last 3 years could be envisaged but with no guarantee of success.

Note: for the time being, people who never owned nor used a "Carte Vitale" and are no member of the French Social Security are NOT concerned.

Please keep your association informed would you have become subject to this request by your tax authorities.

7. Website

Providing information to our members is one of our greatest concerns. Until today, we have still not found a satisfactory way of dispatching news and new decisions by the NATO Administration. One of the biggest problems is the creation of a CNRCSA website that is governed by NATO security rules (especially cyber security). Despite attempts in previous years, we have not managed to receive the required security certificate from NATO. One of the problems is that once we leave NATO, we are no longer subject to a NATO Security Clearance. We believe that the best way to move forward is to seek solutions in the renovation of the NATO Coordinated Pensions System (COPS) website, that is designed for access by retired staff. This development is in process, and we will try to find room in an unclassified area of the COPS website.

Meanwhile the CNRCSA will continue to communicate with retired staff via the four Associations and through this yearly newsletter.

On behalf of the CNRCSA Bureau,

A handwritten signature in blue ink, appearing to read "R. Goyens".

Robert Goyens

Chairperson