



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

Bulletin Number 2
August 2015

Dear Member.

Enclosed are the minutes for our General Assembly held in May. Also enclosed is the latest Newsletter from the Confederation of NATO Retired Staff Associations (CNCSA). All the news and information are contained therein and there is no need for me to add anything.

I wish you a good summer.

Best regards

Peter Ludford

Chairman: Peter Ludford, Chemin des Théodosiens 159, 7060 Soignies, Belgium. Tel +32 67 33 50 13

E-mail peterludford@skynet.be
ANARCP J1, 7010 SHAPE, Belgium



Annual General Assembly Minutes 20 May 2015

ITEM 1 - Opening Remarks and Administrative Announcements.

1. The Chairman welcomed all present, especially the guests, Mr. Rik Loeckx, Chief Civilian Personnel and Mr Marco Controtti the Chairman of the SHAPE Civilian Staff Association (SCSA). He said that Mrs. Elke de Cauwer from Allianz Worldwide Care (AWC) and Stijn Schoenmakers would join the meeting later. A list of attendees is at Annex A. The Chairman thanked Mr. Mike Walraf for his contribution of pens and notebooks.

ITEM 2 - Approval of the Agenda

2. The agenda was approved.

ITEM 3 – Approval of the Minutes

3. The minutes of the 2014 meeting were approved without change.

ITEM 4 - Presentation by Mr Loeckx - Presentation

4. Mr Loeckx gave his presentation, which is included at Annex B. His presentation included an update on changes to the NCS, the manpower situation, combining and streamlining agencies and some possible impacts on NATO Civilian retirees. He stated that there would also be changes to the contributions towards NATO health insurance. Specifically, anyone retiring with less than 25 years of service would have to pay for lifetime cover. He announced that the 'Single Spine' salary system will be introduced on 1 January 2016 by ACO and that the NCI Agency will be the first to move to the new system. In reply to questions Mr Loeckx gave the following responses:

a. To alleviate the problems with the longevity of the RMCF, the continued cover which is at present free for all those who have paid a premium for 25 years and have reached 65; the situation changes. Provided they were recruited before 1st January 2001, staff members who on 31st December 2015 have contributed to the group insurance scheme for a minimum of 25 years shall not be required to pay a premium after the age of 65, under the condition they retire from service by 31st December 2015. Retired staff who have not contributed to the group insurance scheme for a minimum of 25 years by 31st December 2015 (including any bridging cover) shall be required to pay a premium after the age of 65 to continue coverage under the scheme. The date of 31 December 2015 is likely to change to a later date. It has been indicated that the premium will be 1.67% of the last salary. The Confederation had objected to the changes but their objections have been ignored.

b. Some projections of when the Retirees' Medical Claims Fund (RCMF) would run out of money in 2019. However, the Chairman stated that this was disputed and other projections suggested much later. Mr Bülling stated that because the RCMF was a NATO fund, it could not run out of money.

Chairman: Peter Ludford, Chemin des Théodosiens 159, 7060 Soignies, Belgium. Tel +32 67 33 50 13

E-mail peterludford@skynet.be
ANARCP J1, 7010 SHAPE, Belgium

- c. Mr Bülling stated that that if a member has a Primary Medical Insurance, such as a national insurance, then this must be used first when claiming reimbursement. The remainder of the claim should then be submitted to AWC.
- d. A member stated that an EU form, S1, could be submitted to the local (national) medical services (In Belgium a Mutuelle) and the local medical services would then provide the same level of medical cover as that provided nationals in the member's country of residence.
- e. It was proposed that there should be a checklist for those retiring and that this should be placed on the SHAPE and ANARCP websites. Mr Loeckx acknowledged that he had previously accepted responsibility for this.
- f. Mr Loeckx explained that in the current employment climate, there was almost no chance of an employee getting an indefinite contract.

ITEM 5 – SHAPE Civilian Staff Association. (SCSA) – Mr Marco Controtti

5. Mr Controtti briefed on the SCSA and his briefing is at Annex C. In response to questions and discussion, Mr Controtti made the following comments:
- a. The 'Single Spine' system was already in operation in some other organisations.
 - b. A future performance improvement initiative would be based on the achievement of specific goals. This could be used to affect the renewal of contracts.
 - c. Some concepts being considered included 'hot bedding', 'hoteling', 'desk booking', 'libraries' and 'teleworking'. Although some of these concepts have been trialled in SHAPE, there remain legal considerations to take into account.
 - d. Mr Controtti explained that fraud influences how medical claims are handled.
 - e. Mr Rutten explained that there is a problem with complaints administration and procedures of the Administrative Tribunal. The Confederation had written to Ambassador Bush but had received no reply.
 - f. The Chairman said that the CNRCSA Executive Committee was aware of the problems and was actively working on these.

ITEM 6 - AWC Presentation

6. Mrs Elke de Cauwer gave a briefing on AWC matters. This is at Annex X. She gave a number of statistics showing the excellence of the service provided by AWC. She provided statistics that indicated that AWC's goal is to reply to a query within 24 hours. 100,000 claims were processed in the last year. She indicated that the AWC system was the subject of a quality audit. She also stated that AWC conducted random claim sampling to ensure quality and avoid fraud. She announced a new 'App' for tablets and smart phones (Android and Apple) which would support claim handling. This would include a medical ailments translator, a GPS tracker and medication finder. It was confirmed that no signature would be required because the app verified the user by password and account number. This App is available via the 'Playstore' and 'App Store' and is called "My Health".
7. She answered questions as follows:
- a. Original receipts should be kept for two years.
 - b. The original receipts need to be received by the national authorities for their respective claim. Allianz accepts scanned copies of receipts when submitting claims by email.
 - c. Taking Belgium as an example: if a member is covered by a Mutuelle any claim should be first submitted to the Mutuelle and then to Allianz for full settlement. Allianz should be contacted before any foreseen hospitalisation of an insured member. In the case

of emergency hospitalisation Allianz should be contacted as soon as possible after admission.

d. The new benefits guide was still in the production phase and would be provided to members when finished.

e. In response to a question on telephone consultations, Mrs Elke de Cauwer explained that this was not subject to reimbursement and that telephone consultations were not considered the best way to conduct examinations.

f. Thermal Cures would be reimbursed once and further reimbursement would be on a case by case basis and subject to their therapeutic effect.

g. Physiotherapy does not require prior approval and in an emergency the General Practitioner's prescription could be obtained after the treatment.

ITEM 7 – Report by Mr Bulling

8. Mr Falko Bulling summarised his briefing which had been given in full at the Plenary Meeting the previous day. His briefing is at Annex H.

ITEM 8 – Report on the Confederation of NATO Retired Civilian Staff Associations (CNRCSA)

9 Mr Hessel Rutten as Vice Chairman of the CNRSCA spoke on behalf of the Chairman Mr Olivier Guidetti, who was unable to attend. He pointed out that many of the items that had occupied the Committee of the CNRCSA in the past year had been covered under items of the agenda.

- a. The footnote of article 51.2 in the NCPRs article changing the conditions of the medical insurance and to support the longevity of the RCMF had been the subject of much discussion and the committee's comments and concerns had gone unheeded by the NATO administration.
- b. The operation of the Administrative Tribunal had also been subject of much concern; the fact that there is no higher body to which an appeal can be made, make the complaints system illegal. Conversely to the Appeals Board, the AT takes the NCPRS as the reference point and does not look at their application to international law. Our concerns have been sent to the Secretary General and as yet have gone unanswered.
- c. A legally registered partnership, which is appoint of law in most countries is not recognised by NATO. The legal partnership is a matter for national law and not for NATO. This is being pursued by the CNRSCA.
- d. The Confederation Web Site will be operational in the near future and it will contain all information relevant for retirees. The NATO Pension unit will promulgate regulations relevant to all pensioners with the pension slips this will ensure that the information will reach all pensioners and not just those connected to the internet.
- e. Newsletter number 5 will be disseminated in the near future.

Item 9 - Address by our Patron MGEN Fernando Alejandro (SPA A) (Deputy Chief of Staff Resources),

10. MGEN Fernando Alejandro addressed the meeting and stated that he was pleased to be with the retirees at the meeting, even though other pressing issues necessarily limited the time that he could spend with the ANARCP AGA. He assured the meeting that the ANARCP members' successors were working hard. He stressed the respect and esteem with which the retirees were held.

He explained the current operational climate, the pressures and priorities as well as the changed operational situation in Europe and beyond. He explained the effects that NATO enlargement had had on NATO's operations as well as the ACO and SACT command structure. The Patron answered questions on the above The briefing was well received and the Chairman thanked the

Chairman: Peter Ludford, Chemin des Théodosiens 159, 7060 Soignies, Belgium. Tel +32 67 33 50 13

E-mail peterludford@skynet.be

ANARCP J1, 7010 SHAPE, Belgium

Patron who, he explained, would leave his current post in July to take up the post as Commander of Allied Joint Force Command, Brunssum.

Item 10 – ANARCP Issues.

- a. **Chairman’s Report.** The Chairman provided the report at Annex X. He reiterated his thanks to the Executive Committee for their hard work and dedication. He asked for a show of hands who would like to see additional social events attached to the AGA. Approximately half of those attending indicated that they would like to see further social events. A member indicated that the AGA could take place somewhere other than in Belgium and suggested Kaiserslautern in Germany or perhaps The Netherlands. The Chairman indicated that in the past, holding the event somewhere other than in Belgium had not proved a success. He stated that there were discrepancies between the numbers of members provided by the NATReps and the official database held by the Secretary. The members residing in a particular country must be included in the database of that respective NATRep. The Secretary had provided the database to the NATReps and it would be further coordinated with the NATReps. He emphasised that NATReps could not make arbitrary changes to their membership list.
- b. **Proxies.** The Chairman explained that the approval of the Bye-Laws was subject to the revised voting system which required a Quorum of 100.

ITEM 11 - Approval of the redrafted Bye-Laws

8. The Chairman announced the results of the voting on the Bye-Laws. He indicated that the E Mail voting and proxies amounted to 169 votes for approval of the Bye-Laws and 2 against. He also noted that Mr Franzeb had identified minor editorial changes that would be included in the final document but did not require further approval. There were no further comments on the draft Bye-Laws from the meeting and the Chairman declared them approved. The approved Bye-Laws are at Annex F.

ITEM 12 - NatReps Reports

11. The NATReps’ reports were provided and these are at Annex E. Mrs Else-Marie Amundsen thanked the NATReps for their valuable work and particularly the Norwegian NATRep who included Norwegians living outside of Norway in his information distribution. However, she stated that she noted the Chairman’s earlier remarks which she agreed with and was happy to be on the Belgian NATReps official list.

ITEM 13 - Treasurer’s Report

14. Mr Jean Delor presented his Treasurer’s Report and the draft budget for the forthcoming year. The report had previously been circulated with the calling notice for the meeting. Mr Delor indicated that the Association was in good financial condition. The current amount in the bank is 150,000 EUR and the excess of income over expenditure was 2875 Euro. The Chairman reiterated that it was essential that members’ E-Mail addresses were current and correct in order to reduce postage. The Chairman thanked Mr Delor for an excellent job and for his continued support. His report is at Annex X. In response to comments the following points were raised:

Mr Moriau stated that he believed that the Confederation should provide its constituent associations with its budget. The Chairman stated that he would write to the Chairman of the Confederation to ask for a budget and a breakdown of expenditure.

ITEM 14 – Elections

Chairman: Peter Ludford, Chemin des Théodosiens 159, 7060 Soignies, Belgium. Tel +32 67 33 50 13

E-mail peterludford@skynet.be
ANARCP J1, 7010 SHAPE, Belgium

15. The Chairman stated that he was disappointed that no one, other than those who are serving committee members, had submitted their names for election to the Executive Committee. There being no nominations, the Executive Committee would remain as it was for a further year. However, he stressed the need for younger members to volunteer for the Committee. He said that he hope that there would be new nominations for election next year.

ITEM 15 - Any Other Business

16. The Chairman stated that sadly the Honorary President was in hospital but was slowly recovering. The meeting wished him a speedy recovery. He indicated that in years past a listing of member's contact details had been published and asked if anyone would object to the following information being published to all members:

- a. First and Last Names.
- b. Address
- c. Telephone numbers
- d. E Mail address

There were no objections.

ITEM 16 - Next Meetings

18. The next meeting of the AGA will take place on Wednesday 25 May 2016. A Plenary Meeting will precede it and will take place on Tuesday 24 May 2016.

Peter Ludford
Chairman

30 May 15

Annexes:

- A. Attendees.
- B. Presentation by Mr Loeckx, Chief of Civilian Personnel
- C. Presentation by Mr Marco Controtti, the Chairman of the SCSA
- D. AWC Presentation
- E. Chairman's Report
- F. NATReps' Reports
- G. Briefing by Mr Bulling
- H. Treasurer's Report, Financial Status, Draft Budget.

Attachment:

Approved Bye-Laws - 2015

Attendance AGA – Wednesday 20 May 2015

20 May 15 - Attendance AGM		
No.	First Name	Last Name
1.	Else-Marie	Amundsen
2.	Atilla	Aktuglu
3.	Jelle	Batstra
4.	Falko	Bulling
5.	Elke	Cauwer
6.	Laurie	Daykin
7.	Marie-José	De cock (Van Der Eecken)
8.	Maurizio	De Odorico
9.	Jean	Delor
10.	Nadine	Derede
11.	Juergen	Diers
12.	Ailsa	Diers
13.	Doris	Dobrani
14.	Rose-Marie	Duvivier
15.	Ayhan	Egribozlu
16.	Mr	Egribozlu
17.	Jan Frederik	Eiken
18.	Jan Frederik wife	Eiken
19.	Edgar	Eilertsen
20.	Roland	Flabat
21.	Gunter	Franzreb
22.	John	Freeman
23.	Edelgard	Froux
24.	Robert	Fusshoeller
25.	Ernst	Gattenlohner
26.	Theo	Gielens
27.	Elisabeth	Gielens
28.	Ismet	Gungor
29.	Torstein	Hammargren
30.	Rolande Hanart	Hanart
31.	Alan	Huey
32.	Lis	Jensen (Hoffmann)
33.	Torsten	Lampe
34.	Alain	Lefebvre
35.	Rik	Loeccckx
36.	Peter	Ludford
37.	Monique	Maggi
38.	Arnaldo	Maggi
39.	Michel	Minet
40.	Joergen	Moeller
41.	Doug	Monocha
42.	Robert	Moriau

Chairman: Peter Ludford, Chemin des Théodosiens 159, 7060 Soignies, Belgium. Tel +32 67 33 50 13

E-mail peterludford@skynet.be
ANARCP J1, 7010 SHAPE, Belgium

43.	Camilla	Mura
44.	Gwen	Pauwels
45.	Denis	Rait
46.	Alex	Richendoller
47.	Audrey - Friend of Alex	Richendoller
48.	Soren	Riis
49.	Graham	Robertson
50.	Michel	Rotsaert
51.	Marie-Claire	Rouquette
52.	Hessel	Rutten
53.	Don	Sindoni
54.	Jack	Smits
55.	Annie	Stelandre
56.	Ena	Stevenson
57.	Guest Ena	Stevenson guest Ena
58.	Evelyne	Teyssedre-Vankeymeulen
59.	Jean	Vanderwal
60.	Enzo	Varzeni
61.	Wife Enzo	Varzeni
62.	John	Wallace
63.	Marcel Mike	Walraf
64.	Michel	Warniez
65.	Roger	Wilmes
Guests		
66.	MGEN Fernando	Alejandre (Patron)
67.	Rik	Loeckx (Shape Civilian Personnel)
68.	Marco	Controtti (SCSA)
69.	Elke	De Cauwer (AWC)
70.	Stijn	Schoenmakers (AWC)
71.	Billy	Roden (Chair ARO)

Chairman: Peter Ludford, Chemin des Théodosiens 159, 7060 Soignies, Belgium. Tel +32 67 33 50 13

E-mail peterludford@skynet.be
ANARCP J1, 7010 SHAPE, Belgium

Presentation by Mr Loeckx, Chief of Civilian Personnel

ANARCP – AGM – SHAPE – 2015.05.20

Presentation to the

ANARCP

AGM

SHAPE
20 May 2015

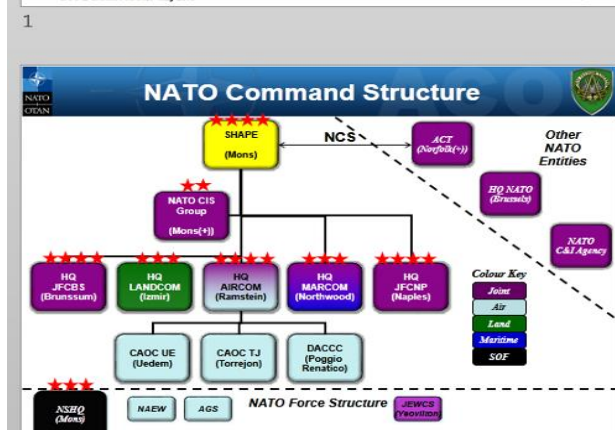
Rik Loeckx
SHAPE Civilian Human Resources Manager (CHRM) – J1

SHAPE-CHRM: ANARCP May 2015 1

Items

- NATO Command Structure (NCS)
- NAEW Force Review
- New SHAPE HQ
- Retirees Medical Claim Fund
- Sundries
- Questions ?

SHAPE-CHRM: ANARCP May 2015 2



New Initiatives

- Readiness Action Plan (RAP)
- Resolute Support → Enhanced Enduring Partnership (EEP)
- ASMP, CAT, CCOMC/CCOMP, CFI, CTC, DCB, ICP, JISR, MMTP, RSOM, SMP, SSD for the AM/IAM, ...

SHAPE-CHRM: ANARCP May 2015 2

Acronyms

ASMP (ACO Strategic Management Plan), **CAT** (Crisis Action Teams), **CCOMC/CCOMP** (Comprehensive Crisis and Operations Management Center/Processes), **CFI** (Connected Forces Structure), **CTC** (Centralised Targeting Capacity), **DCB** (Defence Capability Building), **ICP** (Intelligence Collection Plan), **JISR** (Joint Intelligence Surveillance and Reconnaissance), **MMTP** (Multi-Month Training Programme), **RSOM** (Reception, Staging and Onward Movement), **SMP** (SHAPE Management Plan), **SSD** for the **AM/IAM** (SACEUR's Strategic Directive for the Sustainment of Assurance Measures/Immediate Assurance Measures), ...

SHAPE-CHRM: ANARCP May 2015 5

NAEW Force Review

- NAEW
 - PE = 1.401: MIL 977 (-506), NIC 424 (-190)
 - non-PE = 225 LWR (+44)
- ISPE : Noted by NAC on 13 March 2015
- T-day : Aug/Sep 2015
- Civilian Reorganisation System (CRS) for NICs ongoing, separations early 2016
- AGS (MOB in Sigonella – IT): PE 600 (22 NICs)

SHAPE-CHRM: ANARCP May 2015 6

New SHAPE HQ

SHAPE-CHRM: ANARCP May 2015 7

New SHAPE HQ

- Separate NCIA HQ and SHAPE HQ buildings
- BEL new proposal to Prime Minister, June 2015
- Probable location : Soccer Field
- Finished 2020
- (NCIA : probably in 300 area, still Dec. 2017)

SHAPE-CHRM: ANARCP May 2015 8

Sundries

- ACO Optimization Program (AOP)
- Organizational Culture Study (OCS)
- Single Salary Spine (SSS)
- Performance Management (PM)

SHAPE-CHRM: ANARCP May 2015 11

11

Performance Management

SHAPE-CHRM: ANARCP May 2015 12

12

Questions

SHAPE-CHRM: ANARCP May 2015 13

13

The last one ...

SHAPE-CHRM: ANARCP May 2015 14

14

Presentation by Mr Marco Controtti, the Chairman of the SCSA

WELCOME to the SHAPE Civilian Staff Association ANARCP Briefing

20 May 2015

(PLEASE SWITCH YOUR GSM OFF)

AGENDA

- Opening Remarks
- Complaints Procedure and Administrative Tribunal
- Single Salary Spine (SSS)
- Performance Management
- New Ways of Working (NWOW)
- RMCF
- DCPS / Allianz / H&S
- Other – Relocation/Protection Committee Members/Issues tackled
- New SHAPE and NCIA Building(s)

Complaints Procedure (1)

- Described in Annex IX of the Civilian Personnel Regulations (CPR)
- “Regulations governing Administrative Review, Mediation, Complaints and Appeals”
- Articles:
 - 1: Definitions
 - 2: Administrative Review
 - 3: Mediation
 - 4: Submission of Complaints
 - 5: Complaints Committee
 - 6: Administrative Tribunal (AT)

Complaints Procedure (2)

- Appendix 1 to Annex IX:
 - “Rules of Procedures of the Administrative Tribunal”
 - 6 Chapters
 - 30 Rules
- Annex A to the Rules of Procedure for the Administrative Tribunal:
 - “NATO Administrative Tribunal Guide to preparing Appellant’s Application”:
 - Part I: General Information
 - Part II: Plea
 - Part III: Annexes

Administrative Tribunal (1)

Chairman: Peter Ludford, Chemin des Théodosiens 159, 7060 Soignies, Belgium. Tel +32 67 33 50 13

E-mail peterludford@skynet.be
ANARCP J1, 7010 SHAPE, Belgium

Administrative Tribunal (2)
Administrative Tribunal (3)
Single Salary Spine (SSS) (1)

•Concept:

- System designed to replace the current A, B, C, L grade category system with its mixture of 24 overlapping grades and 238 overlapping step values, with a simpler structure
- The SSS is a single table of 224 step values that are all adjusted by Purchasing Power Parity (PPP) for each country

•Considerations:

- Modernisation of the current structure
 - Flexibility and adaptability to modern work requirements
 - Equity related to the current non-adjustments of the B and C grades to Purchasing Power Parities (PPP)
 - Enhancement to recruitment by recruiting staff at different levels
 - Cost control
 - Increase in flexibility to better link pay with performance
- Single Salary Spine (SSS) (2)

•Current Situation:

- The transition option for serving staff should respect the principles agreed upon at CCR level
- In particular the salary progression of serving staff under the current system should be preserved with no impact on pensions
- Measures must be taken to ensure a seamless transition from a budgetary, legal, technical, and social viewpoint.

•Implementation:

- Desired by the Administration to be January 1, 2016
 - Judged to be too ambitious by the Staff
 - The timeline will be discussed at the next JCB meeting in June 2015
- Performance Management (1)

•Concept:

- Harmonisation of existing performance management systems within the NCI Agency
- Focuses on people management, development of staff and how managers accomplish their responsibility of “delivering results through people”
- Alignment with ongoing performance management initiatives NATO wide

•In practice:

- It applies to all military and civilians
 - Staff members will be given a set of measurable goals and will be evaluated on their results
 - It will be associated with step increments
- Performance Management (2)

•Effects:

- Adequate performance will imply that step increases will be allowed
- A lack of adequate performance will imply that step increases will not be allowed

Chairman: Peter Ludford, Chemin des Théodosiens 159, 7060 Soignies, Belgium. Tel +32 67 33 50 13

E-mail peterludford@skynet.be
ANARCP J1, 7010 SHAPE, Belgium

- Renewal of contracts: how will this work ?

- Considerations:

- The initial plan called for the introduction of Performance Management in the Agency during Q1 or Q2 of 2015

- Assurance has been received that the CSAs would be involved

New Ways of Working (NWOW) (1)

- What:

- To ensure a modern, future-orientated, effective and efficient working environment tailored to the needs of the NCI Agency's customer-funded, services-based IT organisation

- Who:

- Representatives from each of the Service Centres, DSO, CSUs, Staff Associations and commercial consultancy

New Ways of Working (NWOW) (2)

- How:

- Embrace new mobile technology tools

- Adoption of flexitime and teleworking policies

- Concepts:

- Neighborhood hoteling

- Open Office Space hybrid

- Work towards a paperless environment

- Hot Desking

- Touchdown space

- Think/Focus room

- Library quiet rooms

- Team room

- One Boardroom

- Teleworking

- Flexitime

-

New Ways of Working (NWOW) (3)

- Why:

- Because NWoW is a vision for making the workplace more effective, efficient, safe, secure and pleasurable.

- To place people at the centre of workspace renovation, giving them the space and freedom to determine how they work and with what

- NWoW puts manpower at the forefront of organisations, understanding that processes help run organization, but it is people that define them

- increased collaboration, innovation, efficiencies and productivity, flexibility

- Cost saving

- Effects:

Chairman: Peter Ludford, Chemin des Théodosiens 159, 7060 Soignies, Belgium. Tel +32 67 33 50 13

E-mail peterludford@skynet.be
ANARCP J1, 7010 SHAPE, Belgium

- Staff may need to reserve workspaces

Defined Contribution Pension Scheme (DCPS)

Mr John Manning

- Still no Pension Provider selected
- No changes to the Scheme or future direction in the near future
- Fee Structure for Funds uploaded to DCPS Portal
- Check your Account
- 2 Staff Members, over 4+ years with NATO

Healthcare

Ms Claire Visockis

- Allianz App
- Available to download via Allianz website for use on Smartphones/tablets
- Reimbursements normally confirmed within 2-3 days
- Allianz Email Addresses
- New claim or information on existing claim – unityclaim@allianzworldwidecare.com
- Medical or dental cost estimates and prior approval – unitymedical@allianzworldwidecare.com
-

Health and Safety (1)

Mr Joe Vautour

Health and Safety (2)

Any Other Business

New SHAPE and NCIA Building(s)

- Efforts, meetings and discussions are ongoing
- It is likely that there will be 2 separate buildings
- Location is still unknown
- No fixed timeline

Chairman: Peter Ludford, Chemin des Théodosiens 159, 7060 Soignies, Belgium. Tel +32 67 33 50 13

E-mail peterludford@skynet.be
ANARCP J1, 7010 SHAPE, Belgium

Presentation by Mrs Elke de Cauwer AWC Representative



Presentation
ANARCP

20th May 2015




The NATO group insurance in stats (1)



Total number of members	23,637 (small increase of 200 lives)
Member data updates:	unityservices@allianzworldwidecare.com

© Copyright Allianz 5/29/2015 A Promise to a Promise



Presenter



Elke De Cauwer
Operations & Branch Manager
Brussels office

© Copyright Allianz 5/29/2015 A Promise to a Promise




The NATO group insurance in stats (2)




• **Medical Services 2014**

Number of requests for GOP received	3,550 (+11%)
Number of e-mails received	16,093 (-8%)
Percentage of GOPs and e-mails responded to within service level	97 %

© Copyright Allianz 5/29/2015 A Promise to a Promise



Agenda



- The NATO Group Insurance in Stats
- Update on our Services
- Mobile App
- Change of Address
- Conclusion
- Questions

© Copyright Allianz 5/29/2015 A Promise to a Promise



The NATO group insurance in stats (3)



• **Customer Queries to Helpline 2014**
(-5% volume vs. 2013)

Total number of calls received	19,567
Total number of calls answered	19,434
Percentage of calls answered within 30 sec	96.25 %
Abandonment rate	0.68 % (vs. 2.11 % in 2013)
Total number of e-mails received	19,494
Percentage of e-mails replied to in 48 hours	99%

© Copyright Allianz 5/29/2015 A Promise to a Promise



The NATO group insurance in stats (4)



- Claims

Claims received	98,734
Percentage Clear to Zero	98,4 %
Percentage of errors	0.96% (2013: 1.74 %)

© Copyright Allianz 5/29/2015

A Promise is a Promise 7



Mobile App



- Available for groups and individuals
- Facility to complete and submit claims
- Track claims progress and view settlement details
- Ability to access most recent policy documents and Membership Card
- Find and get directions to nearby hospitals
- Range of health assistance tools – find local equivalents of brand named drugs and translate common ailments into one of 17 languages
- Available in: English, German, French, Spanish and Portuguese

Allianz Worldwide Care - A Promise is a Promise

11



Update on our Services (1)



▪ Brussels office

(your main service point with aligned AWCS Dublin HQ support)

Currently 42 Employees including:

- Helpline
- Claims Officers
- Claims Administrators
- Medical Services
- Provider Services

▪ 18 nationalities with more than 23 languages spoken

▪ Claims are processed in 2 business days (« CTZ principle ») and your communication with our Helpline and Medical teams is handled in 24h.

© Copyright Allianz 5/29/2015

A Promise is a Promise 8



Change of address



▪ New address:

Place du Samedi 1 / Zaterdagplein 1, 1000 Brussels

▪ Old address remains valid

▪ Communication on new address end S1 2015

© Copyright Allianz 5/29/2015

A Promise is a Promise 12



Update on our Services (2)



- Provider Network constantly updated and extended: e.g. 40 Dutch hospitals in our network, incl. 7 in The Hague are with formal arrangements in place
- Constantly reviewing our services (reduced time frame AND burden on members regarding hospital admissions)
- MyHealth mobile app (online claim submission)

© Copyright Allianz 5/29/2015

A Promise is a Promise 9



Conclusion



- Challenges are tackled efficiently and discussed in a transparent way
 - Increased methods of claim submission (post, App, fax and email)
 - Random quality checks
 - Claim reimbursement in 48h
 - Consistency about NATO cover internally and externally
- Good cooperation with NATO HQ, Staff and Retirees' Associations
- AWCS open to discussions on continuous improvement on service

© Copyright Allianz 5/29/2015

A Promise is a Promise 13



Update on our Services (3)

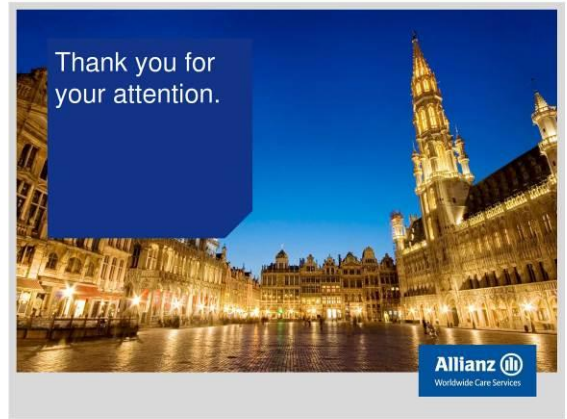
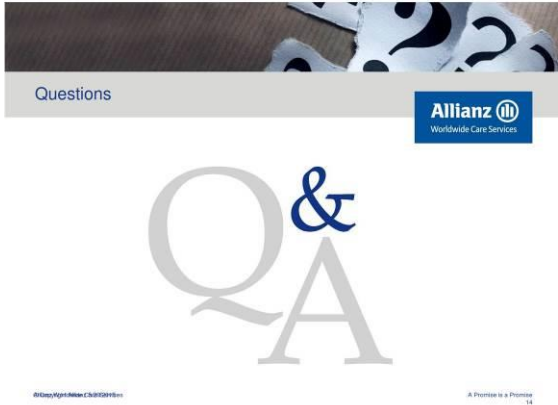


- Ongoing communication regarding the contract (wording) between NATO, the insurer and the administrator
- Amended NATO Benefit Guide and Table of Benefit: release end S1/2015
- Daily interaction between NATO HQ and AWCS Account Management Team
- Continued communication to agencies and retiree associations (The Hague, NATO HQ, NSPA Luxembourg, SHAPE)

© Copyright Allianz 5/29/2015

A Promise is a Promise 10

Chairman: Peter Ludford, Chemin des Théodosiens 159, 7060 Soignies, Belgium. Tel +32 67 33 50 13
 E-mail peterludford@skynet.be
 ANARCP J1, 7010 SHAPE, Belgium



Chairman: Peter Ludford, Chemin des Théodosiens 159, 7060 Soignies, Belgium. Tel +32 67 33 50 13
E-mail peterludford@skynet.be
ANARCP J1, 7010 SHAPE, Belgium

ANARCP Chairman's Report

2014 and 2015 have been relatively quiet periods. We should be please with that. We are all retired so that's how things should be. That doesn't mean we've been idle. I note that the NATReps have been busy with social events and looking after the interests of their respective members and I am very grateful for that. The individual members of the Executive Committee have kept in close contact with the NATReps and I would like that to continue. Our Committee has good contacts in NATO HQ and in SHAPE and between us all, I hope that we keep on top of the issues. Our NATReps also keep in contact with our members on the ground and as our members age it is vitally important that we support each other and take an interest in each other's wellbeing. If our association can't do that then we don't deserve to continue as an association. So NATReps and Executive Committee, keep up the good work and remember that one day you may need the help, friendship and support of the ANARCP.

A few weeks ago, our Secretary provided the NATReps with a protected version of our membership database. At that time we had total of 1118 Members, which is 9 more than last year. At that time there were: 228 under the Belgian NatRep; 126 under the Danish; 38 under the French; 197 under the German; 85 under the Italian; 323 under the Dutch; 44 under the Norwegian; 65 under the Turkish and 112 under the UK NatRep. In the last year we have welcomed 32 new members and 23 have died. Our condolences are extended to their survivors. No doubt, you will inform Laurie of any discrepancies in the membership lists, as our Turkish NATRep has done.

A couple of weeks ago, Laurie and I visited our Patron (Major General Fernando Alejandro) We had an amical meeting, even though I had little to report. However, I briefed him on issues of interest to us all of us which included pensions, health care and the support provided by SHAPE. I am sure that if we have a problem in the future General Alejandro would be both approachable and understanding. Even so, he will be replaced in the summer and I look forward to a constructive relationship with him.

In the past, our Annual General Assembly included more social events. It has been mentioned to me that we might try to resurrect this in the form of a second day were we could arrange some sort of outing, How many of you would be interested in this initiative, and what are your suggestions?

The ANARCP do not have a NatRep in North America but the confederation has a regional rep in the US so as far as I am concerned the retiree's interests are covered in North America.

Relations with SHAPE have been generally good with only a couple of hiccups. One being the mailing of the bulletins; at the moment we send out about 300 Bulletins by post and this was questioned by the office that processed the post. Each year the number of hard copy bulletins is reduced as more and more of the retirees get email. I encourage all of you to inform us of your email address if you have one and have not done so already. This post problem was resolved but now we have to send together the English and French versions of the bulletin. This results in a delay as we have to wait for the French translation. This year the entry pass system was changed leading to some confusion but this has been sorted out.

Because of an initiative to develop a Confederation website, we have delayed working on our own ANARCP website. However, now we have an 'ANARCP Content Manager' who is Christine Johnson. With support and cooperation from the ANARCP staff, the Confederation website is now complete and up to date. It contains most of the information needed by retirees. It will go live in the

Chairman: Peter Ludford, Chemin des Théodosiens 159, 7060 Soignies, Belgium. Tel +32 67 33 50 13

E-mail peterludford@skynet.be
ANARCP J1, 7010 SHAPE, Belgium

very near future. Therefore, I plan that in the future the ANARCP web site will only contain the information relevant to the ANARCP. It should therefore not duplicate information contained on the Confederation website. On both websites there will be part of the site available to the public and part limited to members with access. You will be informed of the Confederation's and the ANARCP web addresses when the sites are ready.

The procedure for reimbursements of medical costs requires that the insured pay the bill and claim the cost back from Allianz. Allianz has agreed to pay the cost of large bills in the case of proven hardship. I remind all of you again, to keep proof of payments for at least two years, so that if Allianz ask for it, you will have it available.

The NATO pension unit has agreed to send a newsletter every three months or so with the pension slips. It will inform pensioners of relevant changes in NATO procedures, regulations and policy. The Confederation will also have the opportunity to add to this bulletin. We realise that this information will not reach all our members as not all of our members are pensioners so we will ensure that all our members will continue to be informed by means of our Bulletin. In 2016 the pension unit will be augmented by one post and it should give better service to pensioners. It is also planned that the pension slips will be sent by email to those who agree.

The method of calculation of the salary scales is due to change in January 2017 and is presently being discussed by the Coordinated Committee on Remuneration (CCR) and it follows that the pensions will be affected. It is also not clear how the single spine salary scheme will affect pension

There are efforts to change the procedures and terms of reference of the Administrative Tribunal. It has been realised that too much influence has been placed on procedures and not enough on the actual complaint
but we do not fore see much success in this area.

Again, the election for members of the Executive Committee has passed and I am disappointed that we had not one member put his or her name forward for election. I hope that next year will produce a different reaction and some of you younger, newly retired members stand for election. This is your association. If you wish it to continue, please be prepared to support it actively.

I will close by giving my thanks to our Committee and especially the Secretary, Laurie Daykin, for their support in the past year. I also give thanks to Mike Cantrill for his great effort in translation our documents into French

NATIONAL REPRESENTATIVES REPORTS

Belgian NATRep

We currently have 228 members. Quick communication to members is facilitated by e-mail use, we have 155 e-mail addresses or 70%. But for 30% of our members, we have to use postal service. Our members are encouraged to provide us with a current e-mail address.

As stated before, I am attending local SCSA meeting as an observer, in order to share and information on problem common to active members and retirees.

In January, SCSA welcomed ANARCP members to their New Year function, another social event common to active and retirees is planned for 30th of July. Invitations will be distributed soon.

Thank you for your attention.

Danish NATRep

Except for our taxation problem, Denmark is a very peaceful corner of the world.

There are now 25 members

Each year in August we arrange a meeting with a lunch. Here the members get an opportunity to discuss and update each other, and, of course, I update them on the latest news from ANARCP. Mostly they already have the news, as I pass on important items by mail, as soon as I receive them.

Chairman: Peter Ludford, Chemin des Théodosiens 159, 7060 Soignies, Belgium. Tel +32 67 33 50 13

E-mail peterludford@skynet.be
ANARCP J1, 7010 SHAPE, Belgium

French NATRep

Mr. Chairman, dear friends,

It is nice to see so many familiar faces again.

This is my fourth year as the French National Representative and my third address to the Plenary meeting. A few of the new members may not know who I am. My name is Günter Franzreb of German nationality and a former member of ACE COMSEC/INFOSEC Command. I retired in 2004 after almost 35 years with NATO.

I am still enjoying the “job” which is to represent the French Region’s interests at ANARCP/APCROC.

Before I come to my brief report, I would like to thank the Chairman and the members of the Executive Committee for all the work they have done during the past year.

More thanks have to go to the Bye-Laws working group. This group has worked hard to update the existing Bye-Laws. It has taken more than one year to come up with the new Bye-Laws and they have done an excellent job.

Falko Bulling has been working hard to solve Allianz problems which some of our members are still Experiencing. However, I am pleased to say that we are making progress all the time thanks to the efforts of Falko and his very good connections from the past.

There is someone else whom I would like to thank and that is Laurie Daykin, our Secretary. I cannot stress enough what a joy it is to work with him, he is always available and most helpful.

Now let's come to my report proper. I assure you that you will have no time to fall asleep, it is not long enough.

The French Region is sailing along in smooth waters and no particular problems have been brought to my attention during the last year, with the exception of a couple of reimbursement problems with AWC. Thanks to Falko these have been resolved or are in the process of being resolved. From personal experience I can say that services have improved and reimbursements are quite fast; if this progress continues the reimbursements will arrive before the claim has been put in!! Long may it last.

1

So, what has happened in the French Region. Well, we managed to organise a Regional meeting again, as we did 4 years ago. It was held on 17 and 18 September 2014 in the town of Fleurance in the Gers. The programme included a dinner for everyone in the evening on the day of arrival. The next day started with a working meeting in the morning, an extensive lunch at a typical Gascon restaurant, followed by a visit to the archeological site of the Roman villa at Seviac. In the evening we had a simple meal at an Italian restaurant in the place de la Republique in Fleurance, sitting outside under the arcades. For those who stayed another day we visited Auch, the capital of the Gers. The weather was kind to us, it was exceptionally warm.

13 members attended. The programme must have been appealing as 4 people made the trip all the way to the Gers from Belgium. Attendance was not as good as at the previous meeting due to a few members falling ill and one member who had wanted to attend but had to undergo medical

Chairman: Peter Ludford, Chemin des Théodosiens 159, 7060 Soignies, Belgium. Tel +32 67 33 50 13

E-mail peterludford@skynet.be
ANARCP J1, 7010 SHAPE, Belgium

examinations. I later learned that she passed away in early November. I am speaking of Marguérite (Maggy) Clogenson who had been the French Nat Rep for approximately 10 years. Chrstian Charnier took over the function from her. Maggy was a much liked person and she will be sadly missed by those who knew her.

To conclude my presentation, here are the numbers of the retirees in the French Region:

There are 37 members of which 20 are life members.

I hope to see you all again in good health next year.

German NATrep

Members in Germany: 197

Mail address: 155 ~ 78 % Not German Language <= 10 %

We (JohnChalmers & I) pass info in both languages

For Example: Voting on Bye-Laws (40 returns)

Tagesordnung

(Meeting 9. Oct. 2014) :

1. Begrüßung: Rudiger (Roger) Neitzel
2. Warum haben wir lokale Organisationen (ARO I ANARCP I NOBA I FARAOF) und AAPOCAD: Rudiger (Roger) Neitzel
3. Die Rolle der AAPOCAD im CCR –
Der Kampf um unsere Rechte: Jean le Beroie Besteuerung unserer Pensionen in Deutschland: or. Schaufenberg
5. Der NATO Health Insurance Contract Probleme und Entwicklungen: Falko Bulling
6. Briefing Allianz Worldwide Care Mrs. Manahel Mansouri
7. Verschiedenes (...und die Möglichkeit noch ein Bier zu trinken)

Pensions	"Rente"
These are for Civil servants ("Beamte") only	These are for the rest of employees (Majority)
They do not pay any contribution to a pension scheme	They pay a contribution of their active salary into a fund
Private health insurance Cost for Sickness subsidised	They pay a contribution to a compulsory health system
They have indefinite contracts	They start with definite duration contracts, until they get eventually (after 10 years) an indefinite contract
They get a fixed percentage of their last salary (was 75%, is shrinking now to 72,5%)	They get a "Rente", which is based on the amount and duration of their contributions.
They are fully taxed	They are taxed since 2005 with 50% 2006 = 52 % 2007 = 54% ..etc The taxation level at the beginning of payment remains same until death

AWC Issues:

Generally speaking:

Fast processing of claims – growing understanding

Chairman: Peter Ludford, Chemin des Théodosiens 159, 7060 Soignies, Belgium. Tel +32 67 33 50 13

E-mail peterludford@skynet.be
ANARCP J1, 7010 SHAPE, Belgium

Many individual Problems solved thanks to Mr. Falko Bülling!

Problems (Uncertainties) have been: Care at home Proof of Payment Table of benefits RMCF
Coverage of dependents

Just a little story:

DR HAUSSERMANN

Dr HAEUSSERMANN Dr HAUSSERMANN Dr HAUSSER - MANN Dr HAUSSER
That name was not on the list of Pensioners

Therefore: No pension paid since July 2013

Thanks for your attention

Italian NATRep

Mr Chairman, Ladies and Gentlemen

My report today will focus on the following items:

1. Emolument adjustment
2. Taxation Problem
3. Allianz
4. Social

Before I start my report, I will say thank you to Laurie for his support and for his competence in performing his task.

1. Adjustment.

As we know, the 2015 emolument adjustment for Italy has been negative. We tried to focus the attention of the Chairman of AAPOCAD on the data which, according to us, caused the negative adjustment. The comments, made by Dr. Giovanni Cardi, did not receive the support by the AAPOCAD Chairman because of the on going salary review . But, it was and it is difficult to understand, why the fact that the CSA representatives of the Coordinate Organizations in Italy were going to meet with the Retirees representative, in order to discuss common problems, included the Emolument adjustment, caused a big misunderstanding in CNRCSA and CNCSC. If, in Italy, we say un “gruppo di coordinamento” , it does not mean a “representative group” but just a forum to exchange our view. We well know whom, and how well the retirees and the serving staff members are represented in the NATO Committees.

2. Taxation.

On this subject there is very little to say. Other retirees have had a favourable judgment from Regional Courts, but the Tax Agency always appeal to the Supreme Court. That is why we are waiting, since 2011, that the Supreme Court review, and take their decision, on the appeal presented by the Tax Agency.

On this subject, Mr Chairman, because of the similar cases on going in Germany, Netherland, Spain, Portugal, Norway and may be in other NATO Nations, don't you think that a survey, among the NAT Reps, could be done to request the CNRCSA to discuss the subject with the CNCSC and understand if a common action could be taken in order to define the emolument received by the retirees “ DEFERRED SALARY ”, as the Secretaries said in 1974?

3. AWC.

There are not important issues with AWC, apart from some clarifications.

AWC refuse to allow thermal cures (mud bath) in two times. They say that this is defined in the contract. Where? They have not yet specified.

Parafarmaco. In Italy many creams for skin cure are not defined medicine, but parafarmaco and they are not reimbursed by AWC. Is any possibility to clarify with AWC that parafarmaco is similar to medicine (farmaco) and not beauty cream?

4. Social

We have had our Christmas lunch in December 2014 and, as principle, almost every Wednesday we meet in JFC for a coffee or a quick lunch.

This concludes my report . If there are not questions, thank you Mr Chairman and all of you.

The Netherlands NATRep

ANARCP-NL currently has 312 members that retired from military headquarters. We also are the contact point for 21 retirees from ARO.

Taxation on NATO pensions

End 2013 some retired NATO retirees were contacted by the Dutch Tax authorities on the issue of taxation on NATO pensions. During 2014 a number of issues were resolved which resulted in a compromise for retirees that had filed an official complaint to have 1/3 of their pensions assessed as a capital asset. The compromise basically recognized that (part of) the pension is double taxed : normally pension premiums in the Dutch tax system are exempt from taxation, as the pension will be taxed. In the coordinated pension system, the premium is calculated and paid from a net salary, where taxation has been taken into account. The consequence of this is that the pension is double taxed. In the offer from the tax office there are two options, either the premiums paid are settled with income tax on pensions, or 1/3 of the pension, representing the retiree's own contribution to the pension scheme, will not be taxed as income but as an asset. 2/3 of the pension will be taxed as income. If one would not accept the compromise, the original complaint would be normally processed, which would most certainly mean rejected.

A small number of pensioners however, have rejected the compromise and will go to court to try and get a better deal.

This compromise however only was offered those having retired before 2011 with a retirement pension. Information on how future pensioners would be effected was not disclosed.

This puts retirees with an invalidity pension and those retired at a later date in a unfavorable position, effectively creating different categories of NATO pensioners.

Retirees of ESA are in the same position although the number of retirees with an invalidity pension is small compared to NATO.

During the second half of 2014 and early 2015, most complaints were processed and the excess taxed were repaid.

A joined initiative from AAPOCAD, NATO and ESA, through the Dutch administration responsible for NATO (Foreign Affairs) and ESA (Economic Affairs) was taken to try and discuss these issues with the Dutch Ministry of Finance and the Tax Authorities. Two meetings have taken place up to today, during which it was stressed that both retirees, organizations and the sponsoring Ministries attached great importance to equal treatment to all categories of retirees. Hessel Rutten has been representing ANARCP in these meetings.

The Tax Authorities have indicated that they first wanted to clear the complaints filed so far and then look into the further consequences.

Allianz Worldwide Care.

The process of claim handling is now running smoothly.

However, in a number of cases, AWC is asking for patient and treatment information that normally is not shared with an insurer. Some of the pensioners have had difficulties in getting their cost reimbursed or were asked to advance bills where they normally should be processed via direct billing.

Some hospitals and health institutions were not familiar with AWC. We have asked AWC directly to contact these hospitals to facilitate direct billing.

Some questions that I received, mainly on hospitalization and rest homes, were sorted out in a dialogue with AWC.

We feel that in the case of Direct Billing, automatically copies of bills should be sent to retirees concerned. Improper billing can have an effect on our premium.

Currently elements in claims for telephonic consultations with doctors, are not reimbursed by AWC. The issue will be mentioned to AWC and discussed.

Annual General Meeting in The Netherlands.

Chairman: Peter Ludford, Chemin des Théodosiens 159, 7060 Soignies, Belgium. Tel +32 67 33 50 13

E-mail peterludford@skynet.be
ANARCP J1, 7010 SHAPE, Belgium

An Annual General meeting was organized on 27 March 2015 on the NCIA premises in The Hague to bring pensioners up to date. The Meeting was well attended by some 70 persons, and the items mentioned above were discussed in detail.

During this meeting AWC gave a presentation and was available for a question and answer session. The meeting was followed by a social event, a luncheon in the NC3A Staff Restaurant, which was attended by 50 persons.

Contact with Associations of active staff

IOSA Meetings with IOSA (International Organisations Staff Associations) were attended. Issues discussed here (Requirements for International Schools, medical care, problems in terminating the existence of an International Organisation (ICTY), finding a house etc.) are mostly relevant to active staff.

Unfortunately, retirees from the other International Organisations did not attend these meetings.

We frequently have contact with both the NCIA Staff Association and NCIA administration.

Distribution of information

We have extensively used the option of distribution of information by e-mail. Especially, when on short notice information had to be distributed, this worked excellently. We will continue to use these possibilities.

NCI Agency management have indicated that they plan to continue the support to ANARCP-NL.

Norwegian NATRep

Since the meeting in May 2014, we lost two members. When comparing my list with that of the secretary I reduced my list temporarily with 5, and now have a count of 40. I will sort this out with the secretary at our convenience. A discussion we have to do is whose list does a Norwegian belong to when he moves to another country, but wants to stay on the Norwegian list.

Activities: The Norwegian Chapter of the ANARCP held its annual meeting at the old AFNORTH HQs outside Oslo on 4 May attended by 23 members and 10 dependents / next of kin.

First part of the meeting we had something to eat and drink coupled with enjoyable conversations related to the "good old days". Sometimes it can be hard to recognize an old colleague, which makes it even more enjoyable!

Second part included these items:

Update of the members list to include dependents and / or next of kin.

We do this to continue the effort to get hold of dependents and / or "next of kin" to ensure that - one - they are made aware of how to help the member with their insurance claims and - two- to ensure information from ANARCP reaches the members. Only 3 of our members cannot be reached via email. We have to date 33 registered dependents / next-of-kin and 58 email addresses in our address group.

AWC - discussions around matters like -

Original must be kept for accountability
Proof of payment to be forwarded together with each claim

Stressing major portions of our document - «Help to survivors»
Involving dependents / next of kin in the claims process in order to send claim when the member no longer can support him/her self.

How to claim Funeral expenses from AWC
How to and when to inform the NATO Pension Unit - to stop pension payment

The Norwegian retirees are general very happy with AWC and the way they run their business.

A quick walkthrough of - ANARCP Bulletin - CNRCSA Newsletter

The walkthrough of the ANARCP bulletin and the CNRCSA newsletter is done in order to identify activity to the members and dependents / next of kin.
Very useful information contained in these documents, relative to activities of our organization and matters that have impact on the members.

Taxes: We had a discussion related to filling out the yearly tax declaration form for Norwegians in Norway. The process is finally coming together and we are now making a set of procedures on how to do it.

Organization of NATO retirees.

Chairman: Peter Ludford, Chemin des Théodosiens 159, 7060 Soignies, Belgium. Tel +32 67 33 50 13

E-mail peterludford@skynet.be
ANARCP J1, 7010 SHAPE, Belgium

We found it necessary to explain the organization of the NATO retirees to our members because of all the groups involved and their abbreviations. What was unclear to most members was the role of AAPOCAD compared to that of the Confederation. (CNRCSA)

That concludes my report for the period May 2014 - May 2015

Turkish NATRep

Good afternoon,

Hope and pray the past year was a good one for everyone. During the last year ANARCP Turkiye operations continued as usual. In that, from October to date the NATRep, his deputy and social officer met in their office at the land command headquarters, Izmir on Thursdays to provide required and requested services to ANARCP members. I am glad to inform you that our relations with the hq support group commander and also the chief off staff continue to be congenial.

As regards numerical changes in our membership, sadly one of our members, Mr. Ismail anar was deceased, dropping our members to 62 but with the joining of 3 new members, Messrs. Nezhir Gursoy, Metin Ari and Halil Basoglu, the total membership went up to 65.

Last winter our social get-together which was held in a local restaurant was attended by 41 members. Everyone enjoyed the good food and the event continued until late.

This concludes my report. Are there any questions?

United Kingdom NATRep

1. It has been a fairly quiet year without any major problems.
2. Regarding dealing with Allianz Worldwide Care, there have been a couple of instances where the UK hospitals have not applied the correct Clinical Classification code (CCSD) to interventions provided to out patients. For example, they have, on occasion, not included the anaesthetic treatment properly. This mistake prompts AWC to reimburse at 90% when they should be settling at 100%. However, the mistakes have been rectified quickly once the hospital and AWC are advised. Most members report favourably when asked about the level of service provided by AWC.
3. Dental treatment in the UK is increasingly charged at an hourly rate and not by individual specific treatment. This has caused some problems and it is very easy to breach the ceilings especially for treatment such as root canal work..
4. I am sorry to report the recent deaths of 4 members, Connie Earl, Alan Chant, Thelma Sullivan and Mrs Carmen-Goodman.
5. The ANARCP Treasurer and I are trying to sort out a problem with the annual subscriptions to ANARCP. There are some examples where members who have paid by automatic deduction from their pensions for years are not on the list, provided by the NATO Treasury, of the subs deducted for 2015.
6. There has been insufficient support by the UK chapter members to meet for a social occasion. Most seem to be too busy, or they are reluctant (or in some cases unable) to travel for a reunion.

**Briefing By Mr Bulling
To the ANARCP Plenary/General Assembly
on 19/20 May 2015**

Summary. The claim handling service of AWC has improved considerably and the support system including helpline, client services and medical service is now better understood by the beneficiaries. However, one must realize that some “flexible interpretation” of the NGIC is no longer possible. Cost containment measures have priority in order to safeguard the existing benefits and keep the premium rates stable. Nevertheless, experience has shown that AWC, as third part administrator, is always prepared to help the beneficiaries in their endeavors for clarification. However, it must be realized that the final decision concerning the interpretation of the NGIC is made by NATO, as the Policy Holder, and the ALLIANZ GROUP, as the Main Insurer, in line with the Belgian Social Security legislation.

Update of documentation. **A)** The rewriting of the NGIC is ongoing and will be completed this year. The chairman of the CNRCSA has written to NATO ASG Executive Management requesting that both Confederations be consulted prior to the finalization of this highly important document to ensure a proper co-ordination process. As a consequence, the forthcoming JCB WG on Insurance Matters, scheduled to meet in June 2015, will deal with this issue. **B)** The revised NBG, now called Employee Benefit Guide, will be available online and in hard copy in a few weeks. Each beneficiary will receive a hard copy distributed by AWC. At the same time, a revised Claim Form will be introduced to better highlight the primary insurance point concerning the amount of reimbursement by another SOURCE. **C)** AWC has confirmed that the adjusted Table of Benefits, in accordance with the provisions of the NGIC, will be published at the same time as the revised EBG. **D)** NATO PSS has announced that the NATO-wide Implementation Guidelines for a standardized interpretation of the NGIC have been updated and will be tabled at the forthcoming JCB WG meeting in June 2015. The CNRCSA is unaware of any changes which have been made to this important document which might be approved by the JCB at its next meeting.

Remedial Actions. **A)** To ensure a robust medical insurance cover and a stable premium in line with cost containment measures, NATO PSS has indicated that as a short-term measure, the use of generic medicine will become mandatory and that the reimbursement of expenses of a private room for a one-day out-patient hospitalization will be declined. Further information will be provided at the forthcoming JCB WG meeting in June 2015. **B)** Another remedial action concerns the RMCF. The modification of the footnote to article 51.2 of the NCPRs will harm the vested rights principle, especially for bridgers. The CNRCSA has done its utmost to prevent such a modification, even breaking silence, but the majority of the JCB members did not follow our intervention. It is understood that the NAC will approve this modification in June 2015 to come into effect on 01 January 2016. Further details to be given by the chairman.

Proof of Payment. The CNRCSA has received numerous angry reactions of beneficiaries indicating the loss of understanding concerning the direct billing of high dental cost including a proof of payment. It should not be overlooked that the requirement to submit a Dental Cost Estimate Form (to be completed by the dentist) to the medical services of AWC remains. AWC will confirm the amount the insured is entitled to and that the treatment is medically necessary and the amount within reasonable and customary charges. After a lengthy discussion at the last JCB WG on Insurance Matters on 13/10/2014, it was agreed to look into the possibility of hardship when high dental bills are the result of a “medical” reason. The CNRCSA EXCOM agreed at its last meeting in

Chairman: Peter Ludford, Chemin des Théodosiens 159, 7060 Soignies, Belgium. Tel +32 67 33 50 13

E-mail peterludford@skynet.be
ANARCP J1, 7010 SHAPE, Belgium

March 2015 to re-address this important issue for further discussion and requesting a clear definition of the parameters of “hardship”. This issue will also be discussed at the JCB WG meeting in June 2015.

Long-term Nursing Care at Home. This subject was raised by the CNRCSA the first time in October 2010 and resubmitted in February 2013, proposing an addition to the NGIC. This issue was discussed at the JCB WG meeting on 13/10/2014 but NATO PSS indicated that they do not intend to amend the NGIC because AWC using its management flexibility, already authorizes, on a case-by-case basis, medical care at home for people with total loss of autonomy who preferred not to go into a medical nursing home, thereby utilizing the relevant ceiling applicable for nursing home costs as the baseline for reimbursement. AWC has confirmed this management approach on several occasions. The CNRCSA EXCOM at its meeting on 21/10/2014 expressed, however, their concern about the “flexible management approach” and requested NATO/AWC, for the sake of transparency to all concerned, to specify the objective criterion on the basis of which AWC makes such a decision. It is understood that this matter will be discussed again at the JCB WG meeting in June 2015.

Transfer of national social security rights. If a person who e.g. worked for many years at NATO HQs in France being affiliated to the French Social Security System decides to set up his/her residence e.g. in Belgium, seems to lose the coverage of the French Social Security System and consequently will no longer fall under the primary insurance system of the NGIC and would also lose the coverage of medical expenses up to 100%. You are aware that the CNRCSA considers the “primary source ruling” as one of the best cost containment measures, which should be explored to the maximum extent possible. The CNRCSA is aware of the possibility to transfer national social security rights abroad by way of bilateral agreements. We know it works between Luxembourg and Belgium and France and Germany and maybe between Italy and Germany. To table this issue with NATO/AWC the CNRCSA, however, needs individual information from its members having relevant experience with such a transfer. The National Representatives/Regional Delegates are requested to investigate this matter and let me know their findings.

I thank you for your attention. This concludes my briefing. ANY QUESTIONS !

ANARCP

TREASURER'S REPORT 2014.

all amounts in Euro

TOTAL ASSETS

Per end 2013	113.056,05
Per end 2014	115.931,24

	+ 2.875,19

Increase of 2,5 per cent in one year (for the last 17 years, from 21.600 € to 115.931,24 € i.e. an average yearly increase of 5.549 €)

INCOME

SUBSCRIPTIONS

In 2013	17.033,62 (see comment below)
In 2014	10.706,00

	- 6.360,62

Note: this amount includes the automatic deducted fees for 2013 (6.409 €) received from the NATO Pension Unit in February 2013 and the fees for 2014 (7.275 €) received in December 2013. The total deduction for 2014 amounts to 7.395 €. As of 31 December 2014 we had 1.106 active members.

BANK INTERESTS

In 2013	2.042,47 (interests + fidelity premium)
In 2014	1.384,60 (interests + fidelity premium)

	- 657,87

Since the 1st of October 2013, the fidelity premium referring to the previous year investments is now paid on a quarterly basis. The decrease of revenue for 2014 is a result of the low interest rate on saving account (0,45% for 2015).

EXPENDITURES

POSTAGE

In 2013	167,90
In 2014	273,08

	+ 105,18

Many of our members do not have an e-mail. Postal mail remains the only mean of written communication. The increase of postage is a result of the budgetary restrictions imposed by SHAPE on official mail.

STATIONARY + ADP ALLOWANCE

In 2013	866,60
In 2014	700,00

	- 166,60

Major items are ink cartridges for printers. The amount for 2014 consists of the computer allocation for the members of the Exec. Committee (50.00 euro/year = 700 €)

WEB SITE

In 2013	38,72
In 2014	64,13

+ 25,41

The Web site is managed by the Dutch Representation.

TRAVEL

The travel expenses (including per diem) related to official attendance of meetings are controlled and paid by SHAPE and to a lesser extend by the Confederation.

Travel expenses for 2014: 3.975,70 €.

The amount shown under income (5.008,50 €) represents the reimbursement by the Confederation for missions undertaken by ANARCP staff on behalf of the Confederation. The subsidies received by the Confederation will decrease in future and we can expect a higher contribution from ANARCP.

HOSPITALITY / PRESENTS

In 2013	62,80
In 2014	0,00

- 62,80

The cost centre "HOSPITALITY" covers costs for meals for some participants of Confederation and ANARCP EX. COMMITTEE meetings.

LOCAL ACTIVITIES NAT.REP.

In 2013	802,00
In 2014	1.096,00

+ 294,00

This covers minor costs for social purposes. For 2014, the budget allocated was 5 € per member.

ANNUAL GENERAL ASSEMBLY + EXECUTIVE COMMITTEE

	2010	2011	2012	2013	2014
Conference room	323,85	263,60	348,25	394,55	155,00
Drinks + meals	1.248,80	1.200,65	1.159,25	1.395,45	1.872,00
	-----	-----	-----	-----	-----
	1.572,65	1.464,25	1.507,50	1.790,00	2.027,00

ANNUAL DINNER

Menu	1.476,25	2.694,90	1.870,90	1.655,60	1.890,00
Contributions	1.290,00	2.025,00	1.645,00	1.505,00	1.560,00
	-----	-----	-----	-----	-----
Cost to ANARCP	186,25	669,90	225,90	150,60	330,00
Number of persons	43	45	49	43	39

As from 2010, lunch is offered to the members who attend the G.A.

CONCLUSION

Our financial situation remains very safe.

Mr Antony FOLDS(former SHAPE Auditor) has accepted to perform the audit of our accounts.

ANARCP**FINANCIAL STATEMENT PER 31.12.2014**
(From 01.01.14 until 31.12.14)**in euro**Budget 2014**EXPENDITURES**

POSTAGE	273.08	450
ADP Allowance	700.00	700
STATIONARY	0.00	1150
BANK CHARGES	31.20	30
HOSPITALITY	0.00	150
WEBSITE	64.13	150
TEL NATREP	3.80	25
TRAVEL	3,975.70	3500
MISCELLANEOUS	5,723.00	2200
LOCAL ACTIVITIES (Nat rep)	1,096.00	4700
GENERAL ASSEMBLY + Exec Cottee	<u>3,917.00</u>	<u>3970</u>
	15,783.91	17025

INCOME

FEES MEMBERSHIP	10,706.00	12000
TRAVEL	5,008.50	2200
INTEREST EARNED (4,7+781,32+593,53+5,05)	1,384.60	1250
DINNER G A	<u>1,560.00</u>	<u>1575</u>
	18,659.10	17025

NET RESULT**2,875.19****RECONCILIATION ASSETS/ACCOUNTING**

BANK per 01.01.14	13,875.24	
SAVINGS per 01.01.14	<u>99,180.81</u>	
		113,056.05

INCOME	18,659.10	
EXPENDITURES	<u>15,783.91</u>	
		115,931.24

BANK per 31.12.2014	15,370.53	
SAVINGS per 31.12.2014	100,560.71	
		<u>115,931.24</u>
DIFFERENCE		0.00

Miscellaneous:	Confed. Membership	2,176.00
	Legal case NI	3,500.00
	Flowers	47.00
	Total:	<u>5,723.00</u>

J.E.D.
17/01/2015

Chairman: Peter Ludford, Chemin des Théodosiens 159, 7060 Soignies, Belgium. Tel +32 67 33 50 13

E-mail peterludford@skynet.be
ANARCP J1, 7010 SHAPE, Belgium

ANARCP**DRAFT BUDGET 2015****in euro****2014 F.S.****EXPENDITURES**

POSTAGE	300.00	273.08
STATIONARY	150.00	0.00
ADP ALLOWANCE	700.00	700.00
AGA/DINNER	4,000.00	3,917.00
TRAVEL	4,000.00	3,975.70
BANK CHARGES	33.00	31.20
NAT REP ACTIVITIES (5€ per member)	2,000.00	1,096.00
HOSPITALITY	150.00	0.00
WEB SITE	150.00	64.13
TEL. NATREP	50.00	3.80
Contribution to Confed. (2€ per member)	2,250.00	2,176.00
Contribution to new WEB Site CNRCSA	2,000.00	
Legal support	0.00	3,500.00
Miscellaneous/Reserve	1,467.00	47.00
	17,250.00	15,783.91

INCOME

FEES (800 x 15)	12,000.00	10,706.00
AGA/DINNER	1,600.00	1,560.00
TRAVEL	3,000.00	5,008.50
INTEREST EARNED	<u>650.00</u>	<u>1,384.60</u>
	17,250.00	18,659.10

PROJECTED CHANGE OF NET WORTH

Bank per 1 January 2015	15,370.53	
Savings per 1 January 2015	<u>100,560.71</u>	
	115,931.24	
Income 2015	17,250.00	18,659.10
Expenditures 2015	<u>-17,250.00</u>	<u>-15,783.91</u>
Result	0.00	2,875.19

Yearly contribution remains 15 euros.

Exchange rate October 2014

1 euro = 0,793 £	15 euros = 12 £
1,27 US\$	19 US\$
1,42 CA \$	21 CA\$
7,445 DKK	112 DKK
8,28 NOK	124 NOK
2,883 TL	43 TL

JED 17/01/2015

Chairman: Peter Ludford, Chemin des Théodosiens 159, 7060 Soignies, Belgium. Tel +32 67 33 50 13

E-mail peterludford@skynet.be
ANARCP J1, 7010 SHAPE, Belgium