

**CERN – ESO Pensioners' Association**  
**Minutes of the Annual General Assembly of**  
**16 March 2016**

**1. Welcome, Introduction and election of the Chairperson of the meeting**

The GAC-EPA President, Gertjan Bossen, opened the 2016 Annual General Meeting (AGM) which was held this year in the CERN Main Auditorium from 2.30 p.m. to 4.30 p.m.

He welcomed some 220 members present and thanked them for their participation. A further 112 proxies had been received and he also thanked all those who were following the meeting by webcast, especially our colleagues at ESO.

**He then paid tribute to all those retired members who had passed away since the last AGM, a list of whom appeared on the screen, and invited the audience to observe a minute's silence in their memory.**

The list of deceased members since the last AGM was shown on the screen; an updated list will be published in the Spring Bulletin which will be distributed with these Minutes.

**OBITUARY**

Jean-Bernard RIBES — Pierre PUGIN — Robert BELLONE — Jean-Claude BRUNET — Emmanuel SOFF — Jean-Paul BOUCHET — Christian Pierre ROY — Patrick GILBERT DE VAUTIBAUT — Catharina VAN DER MEER — Berend KUIPER — François CHARMOT — Elsa TUMBARELLO — Hans HORISBERGER — Anita OLOFSSON — Jean ACHARD — Annie DIND — Bruno ZOTTER — Manlio MUSSO — Theresa KAUFMANN — Serge GRENIER — Etienne LAMBLIN — David ASBURY — Pierrette MARTIN — Edith SACHTSCHAL — Murielle BOTTERON — André FERRAND — Jacqueline GROSJEAN — Claude RIVOIRON — Antje LÜTKE — Anne ANTON-KITZLER — Joel VERNOIS — Mose LUBRANO DI SCAMPAMORTE — Gisela MAUS — Roger ANTHOINE — Jacqueline CRETIN — Eliane LUCE LE GOURRIERE — Marc WURGEL — Martial FRAUCHIGER — Christian VASSEUR — Robert GROS — Friedrich Wilhelm KUHLKOPF — Guido ALTARELLI — Birger GUSTAFSSON — René NICAISE — Heinz SCHALTENBRAND — Johan DIEPERINK — Eric GEIGER — Albert LACHAVANNE DUFOUR — Jean Claude JUILLARD — Fernand GROSJEAN — Marie-Thérèse SCHMIDT — Gérard CHIL — Richard MINCHIN — Léa BARBEY — Bernhard DANNER — Roger GRUAZ — Raymond CHARLES — Renée DUCOR — Huguette BARDIN — Françoise DELERCE — Leon-Maurice PATRIGOT — Walter BICHLER — Theodor KRÖWERATH — Jules PERLEMOINE — Annemarie CHEVALIER — Yvette ZANARDI — André NOTARI — Auguste ROMAND-MONNIER — Janine D'ALTILIA — Roland Guy DONNET — Giacomo BUSETTA — Suzanne VON WARTBURG — Jeanne BLANC — Robert CLOP — Bernard D. HYAMS — Michele FERROLUZZI — Bernard DUMAS — François WITTGENSTEIN — Juliette ROUX —

Pierre COET — Andrée ANDERS — Chantal LESTIENNE — Rudolf BOCK — Colette PETIT — Georges LANDRECY — David FIANDER — Lucien BONNEFOY — Salvator MANDICA — Gérard LAUNAY — Christiane DUMOULIN — Roland MAGNY

Gertjan Bossen then mentioned especially Francois Wittgenstein and Christian Roy, both of whom died during this period; both had been committee members and contributed to support the interests of retired members in their own way and with great enthusiasm and conviction.

Gertjan then proposed **Bernard Ducret as Chairperson of the meeting**. This was unanimously adopted.

*N.B. The presentations of the speakers will be given partially in these Minutes; they may also be consulted on our website in their entirety under the following link :*  
<http://www.gac-epa.org/History/OGA/2016-03-16-OGA/Presentations/%20Presentations-en.html>

## 2. Approval of the Agenda

Bernard Ducret, Chairperson of the meeting, welcomed the audience and proposed the adoption of the Agenda.

**The agenda was adopted unanimously.**

## 3. Approval of the Minutes of the 2015 AGM

Bernard Ducret asked if there were any remarks to be made on the 2015 AGM Minutes. There were none.

**The Minutes of the AGM of 18th March 2015, distributed at the beginning of June 2015, were approved unanimously.**

## 4. Report on the 2015/2016 activities and presentation of the new Committee

Bernard Ducret gave the floor to **Gertjan Bossen**, re-elected President at the last elections in November 2015. Gertjan wished to mention the presence among us today of the former President of the Staff Association, Michel Goossens, who had retired at the beginning of 2016. He then presented the following report :

Gertjan proposed to give an overview of the items which had preoccupied the Committee most of all and which would be fully developed in the later reporting on each item. He noted that 1775 retired members from CERN and ESO belong to GAC-EPA, representing more than half the total number of retirees. He stressed that the Committee had met 9 times with an average attendance of 75% of its elected members (16-17/22).

Subjects to be reviewed

- Pension Fund
- Health Insurance
- Finances

- Conviviality

### **Conviviality**

Various occasions offered us the chance to meet and communicate, creating an atmosphere of conviviality, for example:

- In 2015 the end-of-year drink took place at CERN on 23 November and was a very sociable event; at ESO however, it took place in January 2016. This event gives retirees a chance to meet up again, to exchange and share the pleasure of a moment to be together amongst ourselves and to meet the guests whom we invite.
- The bi-annual bulletin in spring and autumn gives the Committee the opportunity to inform you of events which concern pensioners; our editor, Bernard Ducret, has added a health column and another one about the adventures and activities of a pensioner. We shall continue in this vein.
- In 2015 the Staff Association celebrated 60 years of existence and activities and this was a most convivial moment, appreciated by all in spite of the bad weather which turned up but which did not dampen the spirit and good humour of all who came.

**Financial Affairs** : Various matters occupied us and in particular:

- **CSG and CRDS taxes** which some pensioners, resident in France and affiliated to the Social Security system are grappling with; this subject took up a lot of time in the C2S group (Social Security Collectivity) which GAC-EPA set up a few years ago. Some of you who are affected by this may have attended the meeting held prior to the AGM; those concerned will be aware of the great variety of cases and the complexity of dealing with the French administration in order to defend one's rights. Several months ago, CERN made a request to France to recognize the CHIS as a primary health insurance scheme equal to the Social Security system. No reply has yet been received.
- **Bank Charges UBS** : some changes have been introduced concerning advantages with UBS accounts: take note that there is no preferential treatment for administering accounts and charges inherent are debited. Also, preferential interest rates have been suspended due to the negative rate applied by the Swiss National Bank (BNS). However, the advantage of non-application of the fee for residence outside of Switzerland remains.
- **Annual Subs GAC-EPA** : the annual subscription is 30CHF and has been for several years now but about 1/3 of our members are still paying 25CHF. This is, to say the least, rather annoying for our Treasurer....please take note!

**Health Insurance** : A few items caught our attention:

- **The governance of CHIS** is mainly in the hands of the Administration and the CHIS Board, a joint commission, takes on a consultative role only since 2014 and as a result of several external and internal audits. Our representation in this body has since become more complex but up until now benefits have not been influenced.
- **The recent 5-yearly Review** could lead one to fear a deficit in comparison to costs over the long term for our health insurance scheme. CERN's management, however, has taken the decision to annually evaluate the situation through regular audits. Hence, the Staff Association (SA) and GAC-EPA have decided not to request any financial compensation for the time being.
- In 2015 **UNIQA was given a new management contract**, this has resulted in a few modifications regarding reimbursement requests for medical expenses

for insured persons; but no major changes. The latest CHIS Bull, recently published, explains the situation. We remind you that JP Matheys, in charge of CHIS contractual matters, gave a presentation on the subject at our informal Meeting on 23 November 2015.

- **ESO staff** do not have the same Health Insurance manager as CERN staff, it is outsourced to a private company (CIGNA). ESO also contributes to insurance costs for retired persons but at a lower level than active staff. The ESO SA and the GAC-EPA representative for ESO are trying to find a means of recourse in this matter and a working group has been set up.

### **Pension Fund CERN/ESO**

This topic has been in the line of fire with CERN Council and we informed you about it at the previous AGM on 18 March 2015. See below the evolution and main twists and turns that have taken place:

- End 2014 CERN Council agreed it was **not for them to vote any resolution** to revise the Pension Fund(PF) and that **a working group** on the subject **would not be justified**. However, it asked Member State delegations to draw up **a list of questions and complaints**.
- As a result, the Council felt the need to request **a study of the acquired rights by legal experts** (Would it be possible to scrap them?) the underlying question being the possibility to change the PF from a defined benefits scheme to a defined contributions scheme and to know how much this would cost.
- These continued attacks at the scheme degenerated finally to the point where the DG expressed his concern in an article in the CERN Bulletin.
- A feeling of "that's the last straw" meant that the SA and GAC-EPA decided to express our disagreement with Council. **A call to demonstrate was sent out in June 2015** resulting in a massive participation and with a delegation from SA and GAC-EPA blocking access to the meeting room for Member State delegates.
- Both Presidents of SA and GAC-EPA requested that they be allowed to read out a declaration to Council Members which was granted. You can see all about it under: <http://www.cds.cern.ch/record/2027499>
- Our presidents were duly listened to with understanding from the President of Council and Member State delegations. But it did not deter them from appointing 3 experts to study possible fundamental changes to the PF, including acquired rights.

At this point in time and until end November 2015 we were waiting for the outcome of the 3 experts' report. (Not "experts" either in international civil service matters). **It was essential to remain vigilant and ready to act.**

- The experts' report was submitted in December 2015 relating that there was **no real possibility to change anything**, neither for active staff, nor for pensioners.

The danger of damaging our acquired rights seems to have been avoided but it is not entirely sure since Council is mulling over the conclusion of the experts and the subject has not been taken off their agenda as can be seen by reading the "Minutes" of the last Council meeting in December 2015.

### **WE MUST REMAIN VIGILANT**

Moreover, **the governance of the PF**, the PFGB, Pension Fund Governing Board, is under fire from the External auditors' report and we must take care that representation of both active staff and pensioners is not minimalized.

Recently, Council set up a **working group** to study the subject and it is not on a joint commission basis, contrary to our expectations. The mandate of this group needs to be clarified and possibly, in agreement with SA, our disapproval registered.

Take note that the 2016 Actuarial review of the PF has started and, according to criteria retained, **the funding level for the PF** in 2041 would be **104%**.

## **GAC-EPA COMMITTEE**

The President thanked all those who had put forward their candidature for the autumn 2015 elections.

You were informed at the informal meeting on 23 November, before the end-of-year drink, of the results of the elections (shown on screen) for the renewal of the Committee and one Auditor.

The next Spring Bulletin will give once more full details of the new Committee and the elections.

Fourteen candidates (including the 12 members whose mandates were due to end 31 December 2015) came forward for the renewal of 12 seats ; all 12 outgoing members were re-elected. All Committee members were renewed in their functions (apart some minor changes).

In January 2016 the Committee had 21 elected members but, as announced, Christian Roy died on 31 January.

At present the Committee consists of 20 elected members, 1 co-opted member to increase female and anglophone participation and 1 permanent guest, our computer expert, in all 22 members.

See the organigram of the Committee under this link:

<http://www.gac-epa.org/Organization/Committee/Organigram/zOrganigram-en.html>

The election of one auditor was needed; two candidates came forward, the outgoing auditor and a new candidate, Adrianus Van Praag, who was elected for 2016-2017. He will exercise his functions in 2016 with Ernst Radermacher. (See the Spring Bulletin).

The President wished to point out the very low rate of participation at the last elections (**23%**) and he invited all members who abstained to participate more in the future and thus give an unequivocal legitimacy to the Committee. He also encouraged members to come forward for election, if they are able to, so that the renewal of the committee can be guaranteed since a certain number of elected members have been in service for many years and may wish to step down soon.

To conclude, Gertjan thanked all committee members for their devotion to and continued support in defending the interests of pensioners.

Bernard Ducret thanked Gertjan and invited Monique Häusermann to take the floor and present the next report.

## **5. Report of the Treasurer**

Monique presented the 2015 Accounts, clarifying each point in the tables shown below:

**PROFIT AND LOSS as at 31.12.2015**

	2014	2015	BUDGET 2016
<b>EXPENDITURE</b>			
Staff Association	21'000.00	22'150.00	22'100.00
Bank Charges	18.80	37.60	40.00
Postal Charges	112.80	97.80	180.00
Receptions, donations	12'275.02	11'446.09	13'000.00
Printing	11'727.70	9'035.00	10'000.00
Administration costs	40.00	54.60	60.00
Computing costs	380.00	417.50	400.00
Expert fees *	1'379.54	-	-
<b>Total Expenditure</b>	46'933.86	43'238.59	45'780.00
<b>Surplus</b>	1'801.59	6'465.20	5'370.00
<b>TOTAL</b>	48'735.45	49'703.79	51'150.00

<b>REVENUE</b>			
<b>Membership fees</b>	<b>48'539.00</b>	<b>49'558.59</b>	<b>51'000.00</b>
<b>Donations</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Bank Interest</b>	<b>193.40</b>	<b>144.45</b>	<b>150.00</b>
<b>Postal Interest</b>	<b>3.05</b>	<b>0.75</b>	<b>-</b>
<b>Total revenue</b>	<b>48'735.45</b>	<b>49'703.79</b>	<b>51'150.00</b>
<b>Excess expenditure</b>			
<b>TOTAL</b>	<b>48'735.45</b>	<b>49'703.79</b>	<b>51'150.00</b>

\*As decided at our Committee meeting of 5 February the Experts fees of CHF7'732.32 were debited to the Legal Costs Reserve account.

### BALANCE SHEET as at 31.12.2015

#### ASSETS

#### LIABILITIES

<b>Postal Account</b>	<b>8'716.00</b>	<b>Capital</b>	<b>98'582.37</b>
<b>UBS Current Account</b>	<b>11'680.35</b>	<b>Transitional liability</b>	<b>4'169.00</b>
<b>UBS Savings Account</b>	<b>101'087.90</b>	<b>Legal costs reserve *</b>	<b>12'267.68</b>
		<b>Results for 2015</b>	<b>6'465.20</b>

<b>TOTAL FUNDS</b>	<b>121'484.25</b>	<b>TOTAL FUNDS</b>	<b>121'484.25</b>

\*Reserve account for legal costs decided  
by Committee at December 2014 meeting : 20'000.00  
Fees for 2015 from Me Teissier Gérard: -7'732.32  
Legal costs reserve at 31-12-2015: 12'267.68

The clear presentation by Monique did not give rise to any questions.

Monique finished with the subject of subscription fees and urged all members to pay their annual subs of CHF30 and **NOT** CHF25; those who do not comply will receive a "frowning" reminder from the Treasurer.

The Chairperson thanked Monique for her clear presentation of figures and asked the Auditor, Guy Salomon, to take the floor and present his report.

## **6. Auditors' Report**

Guy Salomon, speaking for Ernst Radermacher and himself, stated that they have audited the accounts and found them to be correct. They congratulated our treasurer for her immaculate keeping of the books. They presented the following report :

*Under the mandate entrusted to us at the last AGM, we have proceeded with the auditing of the accounts for 2015.  
After checking, we have found perfect agreement with the justifications at our disposal and the written accounting indicated in the books. We can but recommend to the present Assembly to give approval of the accounts to our Treasurer.  
We congratulate Monique Häusermann for her management and immaculate presentation of the accounts.*

*Ernst RADERMACHER and Guy-Roger SALOMON, Auditors*

## **7. Approval of the three preceding reports**

Bernard Ducret thanked Guy Salomon and invited the Assembly to approve the previous three reports (Activity Report 2015-2016, Treasurer's Report, Auditors' Report) simultaneously.

There were no votes against and no abstentions.

**These three reports were unanimously approved.**

## **8. Scrutineers for the 2016 elections**

Bernard Ducret presented this item of the agenda based on information received from the Secretariat.

First he warmly thanked all the scrutineers for their help each autumn in the counting of votes for the elections.

Then he showed the current list of scrutineers (2015), 17 in total all of whom will



continue in 2016 barring news to the contrary.

#### 2015 Scrutineers

First name	Name
Olivier	BAYARD
Norman	BLACKBURNE
Edith	DELUERMOZ
Roland	GAY
Ruth	HAAS
Louis	HENNY
Jean	HUGUENIN
Jean-François	MALO
Yolande	MARTI
Guy	MOMEUX
Jean	PASQUALI
Luisa	PASSARDI
Bernard	PERRUCHON
Carlos	PINTO-PEREIRA
Keith	POTTER
Peter	ROHMIG
Bernard	THONY

Then the usual call for candidates was announced as the Rules of GAC-EPA allow for a total of 20 scrutineers; members who may wish to register were requested to come forward, with thanks.

#### Call for new candidates

If you wish to be a scrutineer:  
Contact the Secretary after the meeting  
OR  
Send an e-mail message to the Secretariat using the [contact form](#)  
OR  
Write to the GAC-EPA Secretariat

Bernard Ducret then asked Michel Baboulaz to present his report on the Pension Fund.

## 9. Report on the Pension Fund

Michel reminded us that he has been our representative on the PFGB (Pension Fund Governing Board) since the beginning of 2015 after Claude Genier stepped down from this function.

Then he began by giving us some reminders and some new information about the Administration of the Fund.

### Administration of the Fund

#### Personnel

After the departure of Th. Economou, Thierry Lagrange oversaw the administration of the fund ad interim until the end of June 2015.

The new administrator Matthew Eyton-Jones, recruited from the United Kingdom, took over on 1 July 2015. In particular, he presented the state of the Fund at the information meeting in September.

#### New management software for the Fund

The complete overhaul of the computer systems is almost finished. The data have been tested in liaison with the personnel database. An interface for the beneficiaries and a new payment program for pensions are ready. They are expected to come into operation in September 2016.

As an anecdote, Michel mentioned the problems faced by the new retirees of the UN after the commissioning of new software for pensions. He thinks we will not be subject to such a misadventure.

The Table below shows the breakdown of beneficiaries of the Pension Fund.

#### Breakdown of beneficiaries on 31-12-2015

Retiree	2600	2005 spouses	128 children
Surviving spouse	713		
Invalid	30	27 spouses	14 children
Orphan	43		
Benevolent pension	1		
Deferred pension	177		

He noted that deferred pensions are on the rise; this is certainly because these people can continue to be insured by the CHIS.

He continued his exposé with the 2015 financial results :

#### Financial results 2015

The policy of asset allocation continued, unchanged, increasing the proportion of shares and real estate and reducing speculative funds.

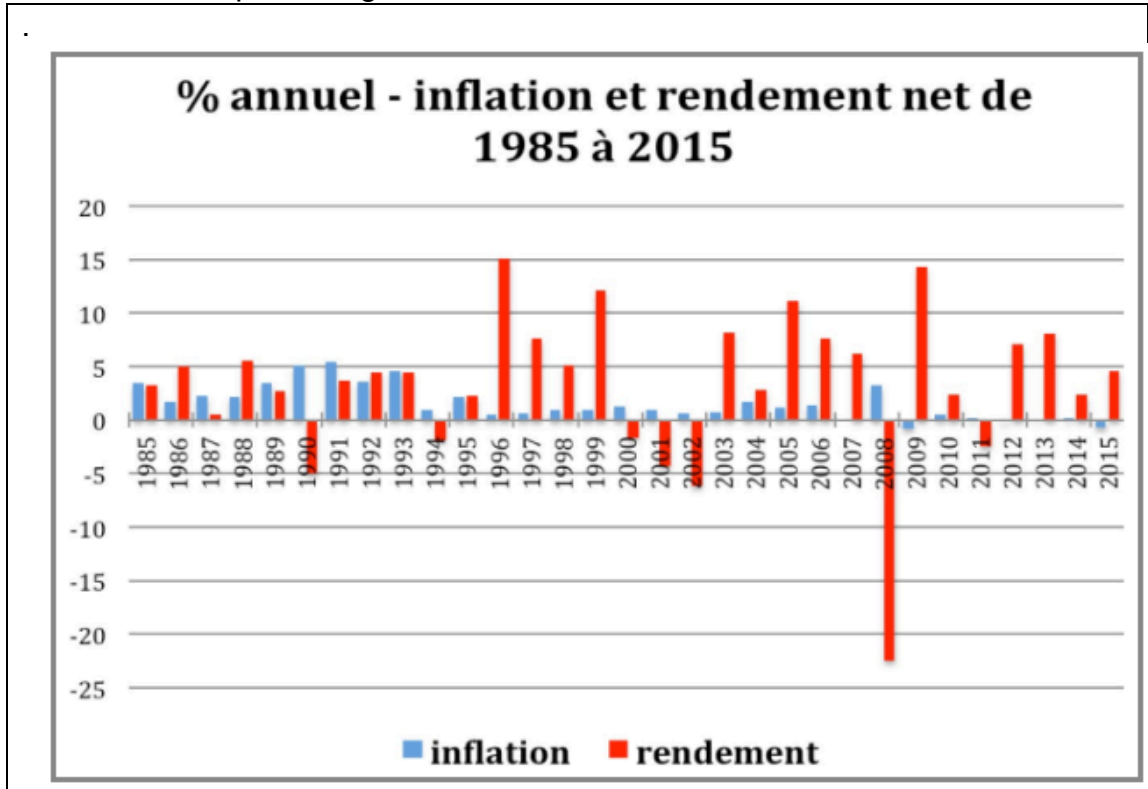
The return of investments managed by the Fund was 3.91% at the end of 2015. The rate of price inflation in Geneva was -0.7%, *the net yield was 4.61%*. The objective fixed at 3% above inflation was thus exceeded.

With the table below he showed us that the average return since 1985 has been positive despite the years marked by stock market incidents, even quite serious ones (2008).

### Annual inflation rate and net return since 1985

It illustrates the consequences of the stock market incidents. The annual average net return over the last 31 years is +3.34% above inflation.

Annual percentage – inflation and net return from 1985 to 2015.



As you can see below, the yields are very variable depending on the asset class and the risk limit set by the PFGB.

### Performance by asset class (2015)

Bonds	-1.41%
Equity	+3.18%
Real estate	+12.58%
Private Equity	+25.67%
Alternative investments	+8.16%
Cash	-0.52%

### Risks

The consultant in charge of the risk level of the Fund reckoned that the limit fixed by the PFGB had not been reached, which meant that the risks taken were limited.

The year 2015 was fairly fruitful for our holdings despite **the current very unstable financial environment and the risks to which the investments of the Fund are exposed.**



At the end of his exposé, Michel informed us that the PFGB is placing all its current attention on the 2016 actuarial revision. The principal criteria retained by the actuary of the PF, Buck Consultant, are as follows:

### Principal parameters for the periodic actuarial revision

This triennial study must show the Board the capacity of the Fund to face its long-term liabilities, i.e., to pay out pensions to the beneficiaries. For the 2016 revision, based on the number of beneficiaries as at 1 January 2016, the PFGB has retained the proposals of the Actuary:

- Rate of inflation and annual adjustment of salaries and pensions = 1.0% from 2016 to 2024, then 1.5%
- Discount rate and return = 4.0% from 2016 to 2019
- 4.5% from 2020 to 2024, then 5.0%

Mortality rate = *83% of the rate of the VZ-2010 tables*

The mortality tables (probability of death by age and by sex) drawn up by the Swiss consultancy company VZ are based on the Swiss population and take into account the expected variations in life expectancy for each generation. The Fund's Actuary has compared these tables with the statistics of our Fund over a period of 12 years and has noticed a difference in mortality that reduces the probability to 90%. In addition he has also taken into account the amount of the pensions of the deceased to weight the probabilities given in the VZ 2010 tables. The

result is a reduction factor of 83%, applicable to future estimations of financial liabilities.

A member of the audience, Gilbert Drouet, said that he thought that the return and discount rates were far too high; he was told that these rates were proposed by the external consultants to the Fund (Buck Consultants and Ortec Finance) and accepted by the PFGB.

End of the exposé by Michel Baboulaz.  
Bernard passed the floor to David Jacobs to report on Health Insurance.

## 10. Health Insurance Report

David began his presentation with some information about the CHIS Board:

### CHIS Governance

- Composition of the Committee
  - chaired by the Strategic Advisor
  - prepares discussions on a parity basis for SCC meetings
  - 4 members nominated by the Director-General, one of whom is the CERN Administrator of the Scheme, Jean-Pol Matheys
  - 4 members nominated by the Staff Association of which 2 members representing the GAC-EPA, at present David Jacobs and Morna Robillard.
  - several permanent guests and Sofia Slotte, Secretary
- 2015: 6 meetings held out of 12 planned. 2016: 12 planned, February meeting cancelled
- Working group on para-maternity benefits (medical cover for contraception, etc.)

Since the beginning of last year the CHIS Board has a consultative role only (see Minutes of AGM 18 March 2015). The Board was not consulted often in 2015 but a working group on para-maternity met several times in the autumn.

Next David informed us on the Financial Status of CHIS which gives no need to worry:

### Financial Status of CHIS

- Not capitalised > accounts must balance out each year.
- 2015 Figures not yet published. End November shows signs of a small profit. (to be credited to the reserve account)
- Contribution rate remains stable for 2016 at 4.86% of the reference salary
- Reserve account shows at present an amount corresponding to approx. 2 years of running costs.
- Return 2015: **-0.9%** average up to end November
- CHISB considers minor the implications of the 5-yearly Review  
In-depth studies through regular yearly audits will start as of now.

In 2015 contributions remained at: 4,86% for the insured party and 8,51% for CERN. Total contribution paid **13,37%** based on the reference salary.  
David stated, as Gertjan Bossen did, that following the conclusions of the 5-yearly review the financial situation of the Health Insurance Scheme will be monitored regularly through the actuarial reviews.

It is also clear that the return on the reserve fund has not recovered completely from the financial market upsets at the beginning of the year and, contrary to 2014, remains negative.

David gave news of tariff agreements with a few new approved care providers (Hospitals and clinics).

### Agreements with Approved Health Care Providers

- New - La Metairie, specialised in psychiatry (2015-2016)
- HUG - tariffs remain stable compared to 2015 (provisional)
- CERN is not seeking any further agreements for the moment
- CERN considers renewal of agreements for 2 years
- - already in 2015 (for period 2016-2017) : Générale-Beaulieu (Hirslanden), Clinic Bois-Bougy

The latest CHIS Bull of February 2016 gives all the details of conditions for reimbursement at public and private establishments.

To see all approved care providers please consult the website : [www.cern.ch/chis](http://www.cern.ch/chis)

David drew attention to the increase of CHIS benefits which since 1 March includes treatments for contraception under certain conditions, in case of doubt, please ask UNIQA.

### CHIS Benefits and Revision of Rules

The CHIS Board set up a working group in August 2015 to look into the reimbursement of medical expenses for contraception, sterilization and treatments for sterility. (Morna Robillard participated)

#### Results:

- Since 1st March CHIS reimburses upon presentation of a medical prescription, contraceptive medicine, intra-uterine contraceptive devices as well as medical sterilization operations; see details on the website [www.cern.ch/chis](http://www.cern.ch/chis)
- Sterility treatments : study not yet finished, complex matter.
- There is no repercussion on the level of contributions (admin. CHIS).

Revision of CHIS Rules: slow progress, CHISB has not seen any draft yet.

The study group set up by CHIS on contraception, sterilisation and fertility treatment had in view the idea of aligning CERN with other International Organizations (IO); the working group is chaired by Dr. Veronique Fassnacht and we are represented by Morna Robillard

David had nothing to say about the **Statistics** for 2015 as they have just been published by UNIQA and not yet discussed in the CHISB but there will certainly be some mention of them in the Spring Bulletin.

A study concerning medical costs in relation to the age of insured persons is underway. It is slowly making progress but has already revealed discrepancies between the CERN database and UNIQA's database. Solutions are being sought (now apparently understood and resolved).

David then spoke of the new procedures for reimbursement of medical expenses which have been introduced with the aim of simplifying and speeding up payments.

### Procedures for reimbursement of medical expenses

- There is a new form for requesting reimbursement of medical expenses available on-line which can be filled in on the computer:
  - it must be printed out and signed, as before
  - it can also be filled out by hand
  - it must be sent in signed and with the relative supporting documents as in the past but not stapled together.

Detailed description of use of the form is printed on the back of the new forms which are available on the website [www.cern.ch/chis](http://www.cern.ch/chis) (and in LARGE PRINT).

Please also take note of the following concerning these procedures:

- Any difficulties? UNIQA is the first place to make enquiries
- The CHIS-Bull recently published can help too
- CERN Administrative services say they are overloaded with requests to help concerning CHIS
  - They have requested help from GAC-EPA who do not find this the right way to go
  - CERN should provide the help needed
- Some of the hidden advantages from the changes:
  - UNIQA has computerized all reimbursement requests
  - Reimbursements are paid directly from CERN accounts (not UNIQA)
  - All this only affects the internal management of CHIS and is invisible to the insured person.

Bernard Ducret thanked David.

Gertjan Bossen took the floor on behalf of Martin Cullum, representative of the ESO pensioners on the committee in order to give feedback on the **Health Insurance (CIGNA) at ESO**.

### Changes in medical costs covered in 2016

- Dental care expenses: when ceilings for reimbursement are given, the unused part can be carried over from one year to the next
- Optical expenses/ corrective glasses: a new pair of glasses will be reimbursed in the same year if there is a change in dioptre of +-1.

### Insurance Contributions

- The contributions have been reduced by 0.23% for both active staff and pensioners
- Nonetheless, contributions for pensioners (with 35 years of service) are still 17% higher than those for active staff
- The difference in 2014 was even greater: 33%; ESO refuses to allow contributions to be equal for active and retired insurees as is the case at CERN; action with the ILO Tribunal is being considered.

The next subject should have been presented by Michel Vitasse; unfortunately he could not be with us today so Bernard passed the floor to Gertjan Bossen.



## 11. Report on Pension Guarantees

Gertjan said straightaway that in this never-ending story nothing had really changed; what Michel explained to us last year is still valid, so you are invited to look at last year's report. He did, however, show us some complementary tables.

### Pension Guarantees: it is urgent to mark time... (AGM 2015) We are not starting from scratch

- As long as the Organization exists:
  - It is the Organization that guarantees the payment of benefits acquired,
  - obligations of the Members states of CERN in case of withdrawal (Dec. 2013).
- In case of dissolution of the Organization : the decision has been taken to create a Foundation under Swiss law,
  - to balance out and transfer the capital funds to the Foundation.

### Even if much remains to be done:

- For our Health Insurance scheme
- To prepare the creation of the future Foundation
  - Consolidate what exists
  - Evaluate the impact of the most recent Swiss legislative changes on the Foundation
  - Arrange for a Constitutive Act of the Pension Fund Foundation, notably to ensure the obligations of the Member States of CERN in case of dissolution
- Reconsider, if necessary, the decision to create a Foundation under Swiss law
  - transfer of the Pension Fund to another international organization

### It is urgent to mark time...(AGM 2015)

With the current attacks on our system of social security, it was decided not to formulate new demands, especially not to ask to transfer the management of our social security system to another international organization.

**During 2015, the SSC sub-group on pension guarantees (and health insurance) was inactive.**

But since the beginning of the year we have learned that the SSC is thinking of reactivating the working group on pension guarantees.

Bernard thanked Gertjan and asked Jean-François Michaud to present his report on the information sessions.

## 12. Report on the Information Sessions (Permanences)

Jean-François explained that three people run these sessions: René Barthélémy, Michel Boffard and himself.

These sessions are held on the first Tuesday of the month except in January, July and August. You should consult the calendar on the public GAC-EPA site:

<http://www.gac-epa.org/History/Calendars/Calendar-en.html>

<http://www.gac-epa.org/Info/InformationSessions/InformationSessions-en.html>

You can also consult the Staff Association's bulletin Echo under GAC-EPA.

Jean-François showed the following Tables.



### **Subjects treated**

- All subjects are treated.
- We try to give a reply or direct you to the competent person.
- In general we manage to answer the questions.

### **FAQs**

- Health insurance problems
- "Reimbursements"
- Private problems
- How to fill in the French Income Tax Return
- Declaration of bank accounts held abroad

### **This year again**

CSG and CRDS tax problems concerning taxation in France have been the most frequent.  
CSG on CERN pensions  
CSG on personal wealth

As noted above (para 4) questions related to the CSG and CRDS taxes are dealt with by the Social Security Collective (C2S). It should be noted that the Collective deals only with tax related to pensions. It does not deal with personal wealth: it only advises on this.

### **Status of the Information Sessions this year**

- Generally considered to be satisfactory.
- Exchanges during these sessions were most convivial and some experiences shared have sometimes helped others with similar questions.

### **What next?**

- Hoping that all those who came for advice and support found satisfaction, the team was prepared to continue within the framework of the GAC-EPA Committee.
- Thank you for your confidence and support.

This is the end of Jean-François' presentation.  
Bernard passed the floor to Gertjan for the following subject.

### **13. Activities for the next twelve months**

For Gertjan, on the whole the Committee will develop its activities around the same topics as in the past. The **main subjects** will be:

- Pension Fund
- Health insurance
- Site access
- Action inside the Group

#### **Pension Fund:**

- We hope that the current calm situation will continue.

- We need to see how the CERN Council will react to the legal study on acquired rights, also the results of the actuarial study and that on the costs of a change of pension system (defined benefits to defined contributions).
- We must also pay attention to the recommendations of the Working Group on the governance of the PF so that there is no dilution of representation of the personnel and beneficiaries in the decision-making bodies.

**Health insurance** will also be closely followed by the Committee:

- Our 2 delegates will keep us regularly informed of the subjects treated by the CHIS Board.
- We shall also follow the evolution of the activities of the working group on sterilization and fertility.
- We shall also take note of the decisions taken by the retired members of ESO concerning their eventual appeal to the ILO Administrative Tribunal about their health insurance premiums.

As for **access to the site, access to CERN documents** that concern us and our **IT identity** at CERN, some questions need to be resolved:

- We need to be able to consult **Operational Circular No. 2** on line or have it sent to us so that we know exactly by which gates we can have access to the site and at what times. Persons with reduced mobility can now be accompanied on the site, but it must be with someone who is also registered. We must also ask to be able to have more than one car sticker, like active staff, to avoid inconvenience.
- Access on line to documents concerning retirees must be made possible for us; this is linked to the IT identity for retirees. This will be even more necessary with the computerized management of UNIQA and the Pension Fund.

Finally for the Group itself and its Committee some points need to be raised.

- Certain members of the **Committee** have been active for many years and may feel that they would like to 'retire'. So for the elections coming up in the next few years we need some **new candidates**.
- We would also like to have a **higher participation** of our members at the next **elections**.
- The Committee itself will try to optimize the **computerization** of its activities.
- We shall continue to be in contact with our members and give them, as far as possible, the support and information that they need.

This is the end of the presentation of the programme for the next few months.

Bernard thanked the President and gave the floor back to Monique Häusermann for the next topic:

#### **14. Approval of the budget for 2016 and membership fees for 2017**

Monique returned to the tables for the accounts presented in item 5 of the agenda and asked us to **approve the budget for 2016** and to keep the **membership fee for 2017 at CHF 30**.

The budget and membership fees were unanimously approved.

Monique underlined the great aid of the Deputy Treasurer, Françoise Thévenet, by her rigorous maintenance of the membership database.

## **15. Any other business**

The Chairman of the meeting asked if anyone had any questions.

There were no further questions.

The Chairman closed the 2016 Annual General Meeting and invited all present to come to the drink.

The meeting was declared closed.

**Editor:** Mario Danesin, GAC-EPA secretary

**N.B. These Minutes must be kept for the next Annual General Meeting. There will be no further distribution.**

**Original: French**