

CERN and ESO Pensioners Association (GAC-EPA)

Minutes of the AGM held on March 24 2017

1. Welcome, introduction and appointment of the Chair of the session

The Chair of GAC-EPA, **Gertjan Bossen**, opened the 2017 AGM, held this year in the main auditorium of CERN from 14.00 to 16.30.

He welcomed the approximately 200 members present, whom he thanked for their presence, to whom may be added 100 proxy members as well as those following the session via the web cast, notably our colleagues from ESO.

Then he welcomed our guest speaker, Laure Esteveny, leader of the CERN Alumni project, whom he thanked for coming to present for us the operation and aims of this community.

Note: The presentation of Laure Esteveny may be consulted on our web site via the following link : <http://www.gac-epa.org/History/Announcements/2017/2017-AlumniCERN/AlumniCERN.pdf>

Laure Esteveny thanked the Chair for his invitation.

She has been tasked by the Director-General, Fabiola Gianotti, to develop the project for a community of CERN Alumni, which was an initiative suggested in 2015 by the previous DG, Rolf Heuer.

The programme was the subject of a detailed outline document approved by the Department Leaders in October 2016.

The community is intended to assemble the greatest possible number of people with a current or previous link with CERN (staff members, users, fellows, students, retirees, everyone having had a contract with CERN, whether an employment contract or an associated contract) and wishing to perpetuate it to remain in contact, to stay connected to CERN, to share their experience and their knowledge etc.

She was sure that the participation of retirees in this community was in accord with the objectives for the programme, because they certainly have great experience to share from their career at CERN.

She therefore invited us warmly to declare our interest by pre-enrolling via :

alumni.relations@cern.ch

Or by completing the form to be found at : <http://alumni.cern>

She added that both official languages - English and French - will be used.

Gertjan warmly thanked Laure Esteveny for her presentation and invited retirees who wished to do so to join the Alumni community.

Then he turned our thoughts to all retirees who have left us since the previous AGM - the list appeared on the screen - and asked us for a minutes silence.

The list of our dear departed was projected on the screen : you will find it in full in our spring bulletin which will reach you at the same time as these minutes.

Homage – Obituary

Michel FELDMANN — Roger PARIS — Heinrich Georg Martin LEUTZ — Emma NITSCH — Jean-Claude Michel POUSSOT — Marcel AMOUDRY — Grenville BETTY — William BELL — Olga SIEGFRIED — Charles SEILER — Monique AVET-LE-VEUF — Alain CHERY — Jean RENAUD — Bernard TERCIER — Angèle Blanche ROBIN — Guy HESS — René CHAPPUIS — Jean-Pierre Louis RENICHE — Giacomo PRIMADEI — Lucien ALBERTO — Jean-Marie SIFFREDI — Nelly DUNAND — Ingegerd ARTZROUNI — Michel DEVARD — André BOULMIER — Erling BECHMANN — Charles JACQUEMOUD — Edmund WILSON — Fritz BANDI — Johanna VAN

GULIK — Erna TURNER — Hans HILKE — Odile FONTAINE — Gérard SANNER — Jean-Louis PERINET-MARQUET — Jeanne MONTMAYEUR — Jacqueline ROESSLINGER — Jean UBERTIN — Vincent POGGIA — Marie PERLEMOINE — Didier BERTHET — Wilhelmus KOELEMIEIJER — Henri SLETTENHAAR — Maurice MASSON — Janine GERMAIN — Henri CHENAVARD — Gérard ROSENSTOCK — Albert BURDET-BERTHOUX — Jean Louis BRETIN — Werner KIENZLE — Herbert HERZ — Alain - Louis MEYRIER — Joseph STIRNIMANN — Alain BARBIER — Florence Joan MICHAELIS — Marcel BENOIT — Jean GENEVOIS — René-Jean CARTIER — David PEACH — Jan GROENEVELT — Marcel STUCKI — Giuseppe BERNASCONI — Daphné JENKINS — Michel RENOU — Angeline HAMPTON — Eliane GOETSCHMANN — Peter WEILHAMMER — Pierre KONRAD — Hans MERSMANN — Renée VUAILLET — André MOLIN — Lucien FONOVICH — Pierrette GAMBOTTI — Pierre URSENBACHER — Eliane BRAUN-PERCEBOIS — Micheline PAILLARD — Dietrich WIEGANDT — Roland VOLCK — Luigina MIGAZZI — Eliane ZANADA — Tomaso POMENTALE — Jean-Bernard RIBES — Pierre PUGIN

After this homage, Gertjan proposed that **Bernard Ducret should be Chair of the session**, and this was adopted unanimously.

Note : *The presentations of the speakers are in part integrated into these minutes. They may also be consulted on our web site via :*

<http://www.gac-epa.org/History/OGA/2017-03-24-OGA/PresentationsScreen/00-169.html>

2. Approval of the agenda

Bernard Ducret, Chair of the session, welcomed all participants and proposed that the agenda should be adopted

The agenda was adopted unanimously.

3. Approval of the minutes of the 2016 AGM

Bernard Ducret called for comments on the minutes of the 2016 AGM, there were none.

Consequently **the minutes of the 2016 AGM held on March 16, and distributed in May 2016, were approved unanimously.**

4. Report on activities in 2016/2017 and presentation of the new Committee

Bernard Ducret called on Gertjan Bossen, reelected Chair following the November 2016 elections, to present his report.

Gertjan Bossen explained that his presentation would focus on the essentials, since there were many sources of information for members of GAC-EPA : the reported at the AGM, the web site, but also periodic bulletins and if necessary information at the Information Sessions, the Staff Association's Echo bulletin, and specific "flashes"

He said that of course he had heard some criticisms after the 2016 AGM, and he hoped that this year's AGM would live up to expectations.

He also gave some general information about GAC-EPA :

- according to our data base, we have 1688 members, in other words about half the beneficiaries of the Pension Fund
- the Committee has met 9 times since the previous AGM with the assiduous presence of around 3/4 of its members

Then Gertjan addressed the following subjects :

Composition of the Committee

The current composition of the Committee follows from the **elections in November 2016**, whose results were communicated to members at the end of year drink.

Note : You may also find the result of the elections as well as the composition of the Committee in spring bulletin no 52 which will be distributed together with the present minutes.

The elections for the partial renewal of the Committee were to elect 9 members from 12 candidates, 7 existing members and 2 new members were elected, the latter permitting a relative rejuvenation of the Committee.

One existing member was not reelected after having worked for many years in the Committee ; this was **Carlo Vandoni**, and Gertjan made a point of thanking him warmly for all his work and achievements on behalf of retirees.

He also noted, with regret, the low numbers who participated in the elections - 29% - nevertheless 6% better than at the elections in 2015.

Organigram of the Committee

The organigram of the Committee displays its composition, and Gertjan went through it drawing our attention to the various functions of all its members in the service of retirees, and in particular the essentials :

- finances and secretariat
- our representative on the Pension Fund Governing Board (PFGB), who is also, since May 2016, a member of the Actuarial and Technical Committee (ATC) and Gertjan was very proud that a member of GAC-EPA had been appointed to the ATC
- our representatives on the CHIS Board and the Commission for social protection
- our representative, a coopted member of the Committee, on the working group on the governance of the Pension Fund which had recently been set up by the CERN Council
- not forgetting the no less essential roles of the 7 delegates to the Council of the Staff Association, representatives in various Commissions of the Staff Association and the Mutual Aid Fund, the 3 devoted members who run the Information Sessions our person in charge of social and cultural affairs, and finally our invited members experts in IT and English.

Gertjan appealed for a volunteer to help our IT expert, and closed this part of this presentation by thanking warmly all members of the Committee who give their time in the service of retirees.

He went on to deal with important subjects in the field of **Social Protection**.

Pension Fund

Note : The minutes of our 2015 and 2016 AGMs will allow you, if you wish, to revisit the ups and downs relating to the Pension Fund, under pressure from some member states in the CERN Council.

The situation at present is calmer, and what we called at the time “the attack on our pensions” has softened.

Following studies commissioned by the Council, the putting into question acquired rights is no longer an issue, at least for beneficiaries and current staff.

In addition the actuarial study of 2016 shows that the Pension Fund will reach a funding level of 113.6% in 2041.

But the situation of the Pension Fund will remain an agenda item for Council meetings, and in particular the following points will continue to be examined :

- the situation of the funding level every three years, i.e. at each actuarial study
- study of changing for new staff members from a Defined Benefits (DB) fund to a Defined Contributions (DC) fund, again at each actuarial study
- decisions about the **Governance of the Pension Fund**, in other words its Governing Board, to follow the recommendations coming from **the working group** set up by the Council at the end of 2016 and which should complete its studies in 2017

Concerning the discussions in this working group, the rumours are not too worrying and the recommendations should not lead to too great upheavals in governance ; it is nevertheless important that the Staff Association and GAC-EPA participate in this working group in order to preserve the rights of present and future beneficiaries and to make sure that their representation in the Governing Board is not put into question.

We have also been led to inform you, via the Staff Association's Echo or our public web site (<http://www.gac-epa.org/Welcome.html>), about specific subjects concerning pensions such as taxing at source or paying pensions outside Switzerland, and here is a brief reminder ;

Taxing at source

Taxes in France/Letter from the General Management of Public Finance in France/ New form

Under the above title, the CERN Administration in the last Bulletin of the year (52-4/2017 of January 18 2017) published guidance for current staff and retirees who had received from the French fiscal authorities a letter and form to be completed.

These guidelines were sent out without the involvement of the representatives of staff or retirees. We consider this a fine example of a missed opportunity, for it would have been possible to do better to defend the interests of the Organisation and its personnel, current or retired! Here is our position.

This letter and form should be used only to update the information on the civil status which the fiscal authorities hold about taxpayers. This update is not compulsory but it is doubtless in your interest that your civil status and your details are up to date in the data base of the tax authorities. It is therefore up to you to choose whether or not to return the form.

We believe that this letter and form, even if it mentions the introduction of tax at source in France in 2018, does not concern taxation of current staff of CERN or retirees.

This letter and form is also evidently designed to be treated automatically by optical recognition;
it is thus perfectly useless to add anything handwritten on it, or on a separate sheet of paper.

Accordingly, the CERN Staff Association and GAC-EPA recommend:

- for those who have received the form but have not yet replied : to send in the form replying only to the questions asked, without adding any remarks on the form or on a separate sheet. We repeat that it is not obligatory to return the form ; we believe nevertheless that it is doubtless in your interest that your data are up to date.
- for those who have already returned the form ; don't do anything else ;
- for those who have never received the form ; do nothing, and rejoice!

Gertjan underlined that the fiscal privileges which benefitted retirees in some member states are tending to disappear.

Payment of pensions outside Switzerland

According to the statutes of the Pension Fund, the possibility of receiving the payment of the pension outside Switzerland exists, but this arrangement is a “dead letter” ; hence we have sent this note out :

How to receive the payment of ones pension

The Pension Fund has informed us about the possibilities for a retiree living outside Switzerland to receive the payment of their pension by non-Swiss bank as long as this bank has a branch in Switzerland.

The essential rule such that the Fund can make such payments is that **the IBAN code (International Bank Account Number) of the bank account destined to receive the payment begins with the letters CH.**

European banks with a Swiss branch which agree to open an account with an IBAN starting with CH for a retiree living outside Switzerland can be accepted by the payment system of the Fund. Some examples are known.

If you meet difficulty in opening such an account, it would be possible for you to become a member of the AMFIE association - the cooperative financial association of international civil servants. Based in Luxembourg this association offers services close to those of a bank (credit card, savings account...). Many beneficiaries have found this to be a very practical solution. Once you are a member, the pension will be paid into your account in Switzerland, in Swiss francs, it is then possible to transfer this to another account in another currency in other corresponding banks.

Full details of how to become a member and of the financial services available may be consulted on ; www.amfie.org

Gertjan then went on to

Health Insurance

Concerning CHIS, the CERN health insurance scheme, the main subject in 2016 has been the elaboration of **new regulations for CHIS.**

As the proposals come from the CHIS Administration, and thus the CHIS Board, which is the joint organ supervising health insurance, is now informed only on a consultative basis, this has led to certain frictions, and above all, a lack of concertation. Nevertheless the new regulations should become applicable during 2017, with no change to the benefits, though the following aspects should be noted :

- CERN users and other associate members will no longer be able to be insured by CHIS, the sole exception being students.
- Retired couples who were both formerly CERN staff members will be considered as principal members, but this does not change their subscriptions, however CERN will have to pay its share of the subscription also for the spouse.

Finally Gertjan referred to the **health insurance for ESO**, which is outsourced to a private company (CIGNA), and said that the Director of ESO has given instructions that there will no longer be discrimination between current staff and retirees in the calculation of the thresholds for reimbursements.

Then Gertjan moved on to his final subject ;

Access to the CERN site

On this subject Gertjan had to note that communication by the CERN Administration is deficient since retirees have not been informed about access procedures and it is difficult for them to consult the relevant regulations, in other words operational circular no. 2 (CO2), for this reason the GAC-EPA Committee took the initiative to publish the circular on its web site :

<http://www.gac-epa.org/Info/CERNServices/CERNAccess/%20CERNAccess-fr.html>

But in practice it has been noted that sometimes in practice the regulations are not followed, and of course the changes are not communicated to retirees. In addition retirees face restrictions on parking (the flags parking) and entry (the Jura gate inter alia), and only one vehicle on site, which we do not understand ; why can the same rules not be applied to us as to current staff?

Disagreements can arise with the guards at the entrances and exits but we ask you to remain calm and polite with these persons who are only applying regulations, however absurd.

We note however some positive points :

- it is no longer necessary to have a vignette on your car, as there is automatic number plate recognition at the entrance ; (however you must carry your personal access card).
- it is possible to register several vehicles at Building 55 (in which case it is necessary to announce in advance with which vehicle you will enter, which is not obvious).

This topic provoked a number of questions from the floor :

- How to announce which vehicle will be used for entry? In the absence of a network account CERN/NICE, one has to obtain a “lightweight account”, but the administration has still to tell us how to do this.
- May a handicapped person be accompanied? Yes, however details of the accompanying person have to be announced in advance to Building 55 registering service.
- How to handle frequent visits of university staff (e.g. from Pisa)? Future membership of the Alumni community should facilitate this ; otherwise one must register as with visits, or call on a current staff member to act as guarantor.
- Can the Globe parking be accessed, and if so, for how long? Yes, retirees can access this parking ; but at present we cannot say if access is time limited.
- Finally someone gave information about parking at the BP station opposite CERN on the route de Meyrin : It would be possible to leave a car there for 8-10 or 15 days, subject to making a request for this to Building 55 (to be verified).

Bernard Ducret thanked Gertjan, and as there were no further questions he invited Monique Häusermann to give the following report.

5. Report of the Treasurer

Monique presented the 2016 accounts in detail clarifying each point in the tables below:

Profit and Loss as at 31-12-2016

EXPENDITURE	2015	2016	Budget 2017
Staff Association	22'150.00	21'600.00	22'100.00
Bank charges	37.60	68.25	70.00
Postal charges	97.80	134.10	150.00
Receptions, gifts	11'446.09	9'228.26	11'000.00
Printing	9'035.00	9'260.10	10'000.00
Administration costs	54.60	40.00	60.00
Computing costs	417.50	380.00	400.00
Gifts		46.00	50.00
Miscellaneous		136.30	150.00
Experts' fees	-	3'950.73	-
Total expenditure	43'238.59	44'843.74	43'980.00
Surplus	6'465.20	4'029.14	6'580.00
TOTAL	49'703.79	48'872.88	50'010.00

REVENUE			
Membership fees	49'558.59	48'792.78	50'000.00
Donations	-	70.00	-
Bank interest	144.45	10.10	150.00
Postal interest	0.75	-	-
Total revenue	49'703.79	48'872.88	50'010.00
Excess expenditure			
TOTAL	49'703.79	48'872.88	50'010.00

* For 2016, in accordance with the decision taken at a Committee meeting before the AGM, the Experts' fees of CHF 7'732.32 were debited from the Legal Costs Reserve account.

Balance sheet as at 31-12 2016

ASSETS

LIABILITIES

Postal account	9'841.90	Capital	98'582.37
UBS current account	21'267.19	Transitional liability	10'892.70
UBS savings account	101'128.00	Legal Costs Reserve	18'732.88
		Results for 2016	4'029.14
TOTAL	132'237.09	TOTAL	132'237.09

The Chairperson thanked Monique for her presentation which did not give rise to any questions and asked the Auditors to present their report.

6. Auditors' Report

Ernst Radermacher and Adrianus Van Praag presented the following report :

Under the mandate entrusted to us at the last elections, we have proceeded with the auditing of the accounts for 2016.
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.

The Auditors: Ernst RADERMACHER and Adrianus VAN PRAAG

CERN, 24 March 2017

7. Approval of the three preceding reports

Bernard Ducret thanked Ernst Radermacher and Adrianus Van Praag and invited the Assembly to approve the three preceding reports (Activity Report 2016-2017, Treasurer's Report, Auditors' Report), simultaneously.

There were no votes against and no abstentions.

These three reports were unanimously approved.

8. Call for candidates and approval of the list of scrutineers for the elections in the 4th quarter of 2017 (Art. 20 of the Statutes)

The Chairperson presented this point of the Agenda himself 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 (2016) 17 in total, all of whom will

continue in 2017 barring news to the contrary:

2016 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 since the Statutes of GAC-EPA allow for a total of 20 scrutineers. Members who wish to register were requested to come forward with thanks.

Call for new candidates

If you wish to become a scrutineer:

Contact the Secretary after the meeting

or

Send an e-mail message to the Secretariat using the contact form [page de contact](#)

or

Write to the GAC-EPA Secretariat

NB: Since there were no new candidates, the scrutineers on the above list and who were approved will be called upon for the 2017 elections.

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

9. Report on the Pension Fund

Michel first thanks Gertjan for having referred to his nomination as a member of the Actuarial and Technical Committee (ATC).

He presents and comments on the main subjects discussed by the Pension Fund Governing Board (PFGB) where he is our representative.

The main subjects

During the year 2016, the PFGB discussed:

- the 2016 three-yearly periodic actuarial review carried out by its actuary, of which the results were reported in Bulletin no.51 (funding level passing 100% in year 2036).
- the limit on the risks applied to investments and the resulting strategic allocations (applied since 2008 and reviewed each year).
- the special ESO contribution following changes in the method for the calculation of contributions and to improvements in the simulation module (lively discussion with ESO who challenge the resulting increase).
- the tenders for replacing the current contracts of the specialized auditor Mazars (this will be PricewaterhouseCoopers) and custodian State Street (voting soon to take place).
- the development of a new programme for the management of the pensioners and their benefits. A delay of six months has been announced, the date for going into production is now June 2017.
- an analysis by the Actuary of the impact on the financial stability of the Fund due to several factors in its Regulations, such as: early retirement, transfer values and purchasing of periods of contribution, C coefficient, adjustments to pensions arising from loss of purchasing power, shift work, low age of spouses, amounts of pensions and family allowances for retirees, surviving spouses and orphans.

He then mentions the

Information Meeting for Pension Fund Members

Organised by the Administrator of the Management Unit of the Fund and the PFGB President in order to inform all members, both active as well as beneficiaries, this was held on October 26th in the CERN Main Auditorium.

The poor attendance of only about 30 people, including about 20 pensioners, was perceived as a lack of interest.

This low participation of both active members and pensioners could perhaps be due to the choice of the expression 'Information Meeting' rather than 'General Assembly'.

He then mentions certain demographic figures concerning the active members and the beneficiaries of the Pension Fund.

Demographics of the Fund in 2016 (CERN and ESO)

	Active members	Pensioners	Depending pensioners	Deferred pensions	Total benef.
2016-01-01	3618	2633	756	253	3642
Death	-5	-66	-23		
New depending members			56		
Departure	-181			-48	
Deferred pensions	-71			73	
Pensioners	-57	57		-3	
Arrival	450				
2017-01-01	3754	2624	789	275	3688

Note: beneficiaries of deferred pensions are once again active members.

Average age of active members = 42.4 years.

Average age of pensioners = 73.7 years with a life expectancy of 15.8 years.

Then he feels himself obliged to inform us of the poor performance of the Fund in 2016; returns on investments did not reach the aim of 3% above inflation, being only 1.48%; this implied a reduction in capital.

Financial results in 2016

As one feared the return on investments fell substantially and did not reach the aim.

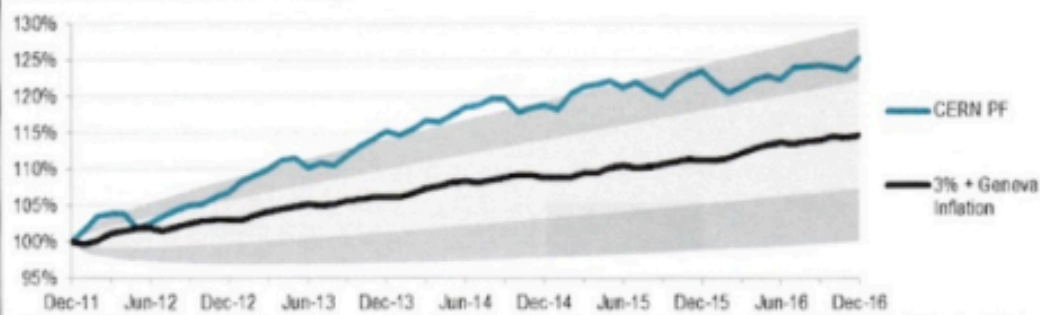
The total of active member contributions fell from 4093 MCHF at the end of 2015 to 4060 MCHF at the end of 2016, and the corresponding funding level fell from 73% to 72.5%.

1 Performance summary

1.1 Fund Performance

During the fourth quarter of 2016 the Fund returned 0.82% net of fees as reported by the custodian of the Fund. Figure 1 presents cumulative performance of the Fund versus the objective.

Figure 1: Cumulative Return vs. Objective



The rate of return year-to-date was 1.56 percentage point below the pro-rata return required to reach the objective of the Fund of 3 percentage points above Geneva inflation.

Table 1: Monthly Returns

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2012	1.73%	1.72%	0.43%	-0.07%	-1.83%	0.60%	0.89%	0.88%	0.64%	0.15%	0.94%	0.66%	6.89%
2013	1.42%	0.58%	0.80%	1.03%	0.39%	-1.29%	0.65%	-0.22%	1.13%	1.19%	0.83%	0.92%	7.76%
2014	-0.47%	0.83%	0.96%	-0.07%	0.87%	0.84%	0.22%	0.64%	0.05%	-1.50%	0.45%	0.43%	3.31%
2015	-0.60%	1.85%	0.83%	0.29%	0.37%	-0.76%	0.65%	-0.93%	-0.77%	1.48%	0.90%	0.60%	3.91%
2016	-1.37%	-1.06%	0.70%	0.72%	0.49%	-0.45%	1.38%	0.16%	0.11%	-0.30%	-0.24%	1.39%	1.48%

He finishes however by announcing that the year 2017 starts with better hopes, since in February the return reached 0.87%

Bernard thanks Michel for his interesting presentation and gives the floor to David Jacobs and Morna Robillard for them to talk about the Health Insurance Scheme.

10. Health Insurance Report

First of all David painted a "portrait" of the composition of the CHIS Board as of 2017 which has only a consultative role now:

CHIS BOARD 2017

Chairman and Strategic Advisor:

- Philippe Charpentier until 30/4/2017
- Carmelo Saitta as of 1/5/2017

Members appointed by the Administration:

- Peter Jursco, Daniella Macina, Jean-Pol Matheys,
- Carmelo Saitta until 30/4/2017
- Clara Gaspar as of 1/5/2017

Members nominated by the Staff Association:

- Sébastien Evrard, Joël Lahaye
- David Jacobs, Morna Robillard

Permanent invited guests:

- Roberto Buquicchio (Legal service)
- Véronique Fassnacht (Medical Service)

Meetings

- 2016 - 9 out of 12 scheduled
- 2017 - 12 scheduled, but January and February meetings were cancelled.

The meeting on 14 March dealt exclusively with the revision of the Rules (see later on) and an extraordinary meeting was held on 17 March to continue with the revision work.

CHIS statistics for 2016 will be presented shortly by UNIQA, manager of the Scheme, and will appear in the next CHIS Bull. The first six months of 2016 gave no reason for concern.

As Gertjan Bossen said, the revision of the Scheme's Rules has been closely monitored by the CHIS Board and by the Social Protection Commission of the Staff Association, see below some of the main points:

Revision of the Rules (by the Administration)

- Long process - first ideas in 2012, picked up seriously again in 2015, drafts discussed at each CHIS Board meeting since June 2016. Proposal accepted by FC and C in Dec 2016.
- Now - text in final stages for approval by SCC and entry into force by 1 July 2017.

The next meeting of the Social Protection Commission (SA) on 28 March 2017 will have an in-depth discussion on the newly revised rules in view of the SCC meeting on 30 March 2017.

David and Morna pin-pointed those revisions in the Rules which were relevant to pensioners at CERN as follows:

Points concerning CERN Pensioners

- Pensioners who are CHIS members will be referred to as "Post-obligatory" members instead of "voluntary members".
- CERN will contribute for a pensioner who now remains a principal member of CHIS and there will no longer be subsidiary members. Contributions will not change (this concerns about 90 retired couples).
- For these couples one member will contribute on the basis of the last CERN salary level and the other member on the basis of the total income received, i.e. CERN pension and other incomes.

Points concerning both Pensioners and active Staff

- Previously the ceiling for complementary contributions of a partner was CHF10.000. This is now raised to the level of the highest earned income on the CERN salary scale.
- Take note that income declared should include pensions.
- Associate Members of Staff, excluding Students, can no longer be members of CHIS. (No change for those already member as long as they continue to comply with the criteria for membership).

Other important points:

- CHIS benefits are defined into 4 categories:
 1. Illness, Accidents, Maternity
 2. Professional Accidents and Illness
 3. Long-Term Care (LTC)
 4. Incapacity of earnings of a family member
- In the case of fraud or abuse, more explicit penalties will apply, e.g. Reimbursement of sums owing, suspension or refusal of benefits, deduction from salary or pension.
- Infertility treatment reimbursement has been clarified: All treatments will be reimbursed (provided prior authorization is given) up to a ceiling of CHF30.000 over a lifetime.
- Revised presentation of document for more clarity.

David and Morna wound up the presentation with reference to a few general administrative practices.

Miscellaneous

- Use E-forms for reimbursements and other computerized aspects which continue to be gradually introduced by UNIQA.
- Stay aware of everything concerning CHIS by: reading the CHIS Bulletin and visiting the websites at:

* CHIS = <http://hr-dep.web.cern.ch/chis/default>

* UNIQA = <http://www.uniqua.ch/home/>

Bernard thanked David and Morna for their report.

He asked Gertjan to take the floor and present the next item.

11. Report on Pension Guarantees

This item concerning guarantee of Pensions and the Health Insurance Scheme in the case of dissolution of CERN was followed up by our committee representative, Michel Vitasse, who could not attend this AGM.

However, Gertjan had good news to report as the SCC sub-group on pension guarantees will be reactivated in the coming week at the next SCC committee meeting.

Bernard now asked Jean-Francois Michaud to present his report about the Franco-French taxes CSG and CRDS.

12. Report on the Social Security Collective (C2S) (CSG-CRDS)

Jean-François reminded everyone why this group came about in 2014 for a specific reason:

Group Members:

Goujon Marc (Associate member)
Michaud Jean-François (Spokesperson)
Vitasse Michel (Advisor)
Gouache Jean-Claude (Advisor)

He reminded us of the Group's aim.

AIM OF THE COLLECTIVE

To get agreement from France for every CERN Pensioner residing in France
that there would be a ruling against multiple adherence to social security legislation.

(UNITY)

(CEE Rule No. 1408/71 of Council 14 June 1971)

Consequently, a person, member of CERN Health Insurance (CHIS), is not subject to French Social Security contributions calculated on the CERN pension.

He gave details of three scenarios which could be foreseen although only the first one could reasonably be exempt from CSG and CRDS taxation.

REMINDER on how to get reimbursed:

Tax office requests "proof of non-affiliation of the French Health Insurance Scheme, known as Social Security"

1st Case

Pensioners not in possession of the "Carte vitale"

(In principle, no problem)

2nd Case

Pensioners who have a "Carte vitale" but have never used it.

(Difficult, if not impossible)

3rd Case

Pensioners who have a "Carte vitale" which has been used.

(Impossible)

With regard to the 2nd Case, in principle it can be upheld, action is being taken, patience is needed.

Pensioners with a "Carte vitale"
but never used it:



This case is under study with our lawyer in Annemasse for **one of our colleagues** (since 2015). Actions taken at the moment are to resort to the courts, the Social Security Tribunal, has been seised and a receipt from TASS Dated 3 Nov. 2016 has been received. Now waiting for an invitation to advocate this case



at the Bourg-en-Bresse Tribunal.

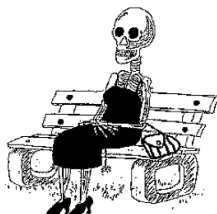
Expected waiting time....ONE year!!

Income from Estate can also be subject to these taxes; the principle of GAC-EPA is not to enter into discussion on these cases; however, Jean-François is willing to set up a specific collective so that anyone concerned may exchange and discuss experiences they may have on the subject.

CSG on Income from Estate

Not given support by GAC-EPA but a Collective for discussion.
Where are we with this?

After a request for reimbursement by DGDFP authorities a negative reply was received from the DGDFP after ? years!



ACTION
Contest the negative decision

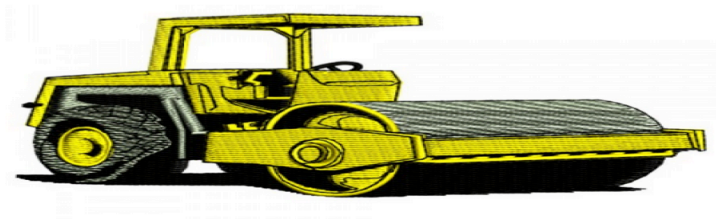
AND wait and see

This problem seems to be affecting residents in Haute-Savoie now as well as in Ain departments and could spread to become a general problem. Always remember that it is possible to go to court but you must have a lot of patience.

RECOURSE TO A DEPARTMENT COUNSELLOR

who may consult the
"Répertoire National Commun de la Protection Sociale" (RNCPS)

But, experience shows that French Administration is a real steam-roller



To conclude, Jean-François ended by suggesting that a special meeting for persons concerned by the CSG and CRDS taxation be set up and asked those interested to use the contact form on the GAC-EPA website.

Formulaire de contact

Contactez le GAC-EPA (Groupement des Anciens du CERN - ESO Pensioners' Association)
([explications pour remplir ce formulaire](#))

Votre message

Destinataire:

- ☐ Permanences
- ☒ C2S (collectif sécurité sociale)
- ☐ Commission Pensions
- ☐ Garantie des Pensions
- ☐ Assurance Maladie (CHIS)
- ☐ Groupe de travail santé ESO
- ☐ Commission Juridique
- ☐ Activités Sociales
- ☐ Bulletin
- ☐ Président
- ☐ ESO representative
- ☐ Trésorerie
- ☐ Secrétariat
- ☐ Webmaster
- ☐ Autres (utilisez ce choix si vous n'êtes pas sûr laquelle des fonctions ci-dessus choisir)

Sujet:

Message:

Jean-François remained on the floor to present the next item on the agenda.

13. Report on the Information Sessions

He reminds us of the composition of the Commission and also the days on which the sessions are held:

The Commission is made up of:

René BARTHELEMY — Michel BOFFARD — Jean-François MICHAUD

Opening of the Information Sessions:

- Every **last** Tuesday of the month
Except **June, July and December**
- Calendar available on the GAC-EPA website and announced in the Staff Association's Echo.

The team, always at one's disposal, is willing to listen to all the grievances:

Topics dealt with:

- All topics are discussed.
- We try to inform you as best we can or refer you to someone more competent than us.



Finally ... we bend over backwards to help you...

The topics most frequently discussed are:



- Health insurance issues
- "reimbursements"
- Problems of a private nature.
- How to fill in the French Income Tax Return
- And this year again
 - Problems related to the CSG and the CRDS (French taxation) were the most frequently discussed.
 - CSG on CERN pensions
 - CSG on estate.

Jean-François takes stock of the year of information sessions as follows:

Again, we are very satisfied with our contribution in helping all those who come to the sessions.

If occasionally the cases are a little painful we try to bring some comfort.

So ...

Hoping that all those who came to seek information or support were satisfied with our responses, we are willing to continue our "mission" on the GAC-EPA Committee, and thank you for your trust and support.

It is thus that Jean-François completes his two consecutive subjects; Bernard thanked him for his enthusiastic presentations and gave the floor to Gertjan, our President, to present the programme for the coming months.

14. Programme of activities for the next twelve months

The activity of the Committee will focus as in past years on the following subjects:

- The Pension Fund
- Health insurance
- Access to the CERN site
- GAC Internal Matters

With regard to **Social Protection**, we will be closely watching:

- that the decrease in criticism against our Pension Fund is confirmed,
- that the introduction of the new health insurance rules is carried out in a satisfactory manner, in particular for the beneficiaries,
- the debates of the Council working group on the governance of the PF so that recommendations are not detrimental to current and future beneficiaries,
- the renewed start up of the working party on the guarantee of pensions so that this dossier is finally approached with conviction.

We will continue to ask for **access to the CERN site and non-discriminatory parking for pensioners**, that they be informed effectively and that a computer account assigned by the Organization be granted.

On the **internal level of the GAC-EPA group**, we would like to:

- strengthen the participation of members, especially during elections and to increase nominations for the Committee,
- to perpetuate and "professionalize" the Committee's actions and to better archive its documents (reports, bulletins, etc.)
- maintain the database of our members.

With these words the GAC-EPA President, Gertjan Bossen, concludes the programme for the next 12 months.

Bernard thanked Gertjan and asked Monique Häusermann again to appear at the desk for the last but one item on the agenda.

15. Approval of the 2017 Budget and the 2018 Annual Subscription

Monique asks us to refer to the table presented under item 5 of the agenda and in particular to the column **"BUDGET 2017" amounting to CHF 50'010.**

She also announces that the annual subscription 2018 will be **30 CHF** as in 2017.

She requests that all the pensioners who have not yet remembered that the membership fee was increased several years ago, to take note of it and update their standing orders if they have not already done so.

She also calls for the **approval of the 2017 budget and the 2018 annual subscription.**

Bernard thanked Monique warmly and presented the last item on the agenda.

16. Other business

One participant regretted that the issues dealing with the CSG had not been dealt with in sufficient detail during this meeting.

Jean-François Michaud replied that a special meeting would be organized.

There are no other questions.

Bernard Ducret, Chairman of the meeting, closes the Ordinary General Meeting 2017 and invites us to share a friendly drink together.

The meeting is adjourned.

Prepared by: Mario Danesin, GAC-EPA Secretary

<p>Note: These Minutes must be kept for the next Ordinary General Meeting. No further distribution will be made.</p>

Original : French