

Meyrin, 15 May 2024

Minutes of the ORDINARY GENERAL MEETING of April 26, 2024

1. Welcome and appointment of the Chairperson

In the absence of GAC-EPA President Enrico Chiaveri, who was ill, Vice-President Catherine Laverrière opens the Ordinary General Assembly, which takes place in CERN's main Auditorium. She proposes to appoint Bernard Ducret as Chairman of the session, a proposal which is adopted unanimously.

Bernard welcomes the participants and thanks them for trusting him again this year to lead the session. About 130 members are present in the Auditorium and 27 members have sent a proxy form. Bernard is pleased to note the increased number of participants compared to last year. As in the past, there is the possibility to follow the session by webcast and Bernard welcomes the members who are following us remotely.

Obituary

Catherine first asks to observe a minute of silence in memory of all the members who passed away in 2023 and whose list is as follows:

William BLAIR - Gunter WINKLER - Jacques TOULLIEUX - Rémy HUGUENIN - Max ITEN
Christian DESBISSONS - Josepha BOLZINGER - Alice Irene NEWMANN - James-Philippe MAIRE
Dorothea KLEIN - Hans RIEGE - Michel DAMIANI - Michel LAFFIN - Jean-Claude DECROUX
Georges GATTONE - François GIUDICI - Marie-Françoise MANDRAY - Fernando CATANEO
Ignaz KAMBER - Angelo MERLINO - André AUBERSON - Mario CIPRIOTT - Maria-Engel WISKOTT
Gilberte BOUDOT - Renée BOSSY - Michelle DROUET Geneviève PERRET - Emilien GASTAUD
André CONTAT - Charles POLICELLA - Karin Emilia SMITH - René CHAINTREUIL - Roger MUNDWILLER
Ennio LIGABUE - Irène BASTIN - Joseph SCHWARZ - Marc COURTOIS - Philippe BERNARD
Fernand CONDEVAUX - Jacqueline Mary FRANCO-TURNER - Robert Jean Louis LASSAUSAIE
Reinhard BUDDE - Helen Patricia TAYLOR - Franca COCCOLI - Dorothea ZOLL - Dorothea VERMEULEN
Jean-Paul GRILLET - Georges LAURENT - Maria FIDECARO - Denise DAVID Marie-Louise DAVID
Oscar BARBALAT - Marius COTI - Sidney RAYSON - Joseph SCHWARZ - Georg VON HOLTEY
Daniel AREVALO Monique BOCHATON - François PERRISSOUD - René CHARPENNE - Kryno Karl
GEISSLER - Beate LIPPS - Andrea TOGNINALLI - Jacques DUTOIR - Eliane LELOURDY
Albertine MENONI - Gabrielle BERTRAND - Gérard CHAPMAN - Willy FRITSCHI - Clara SUSINI
André LACOURT - Charles RUFER - Robert Nestor BOSSY - Jacqueline PATEBEX
Carmen GAIDA-PREVOSTI - Jean-Pierre ZELLER - Zefferina PASQUALE - Leonardus HUBBELING
Andrée MARCHAND PILLET - Elisabeth APPELO - Jacques TREMBLEY - Liberia DE VITO
Hermann AEGERTER - Jacques CHATENOU - Giovanna MICHELLETTI - Yvan PILLIER - Gilbert MELON
Alois PIEPER - Roger BAYLEY - Pierre LENOT - Roger MODENESE - Walter DI SANTOLO
Robert Jean Firmin CHANUT - Jean-François LABEYE - Paulette CONDEVAUX Norbert AGUILAR
Kathleen WAKLEY - Renée ASKOVIC - Léon ANTONIOLI - Ilse MAASS - Christiane PLUMETTAZ

Charles NUTTALL - Louis GUERRERO - Julian BLAKE - Gabrielle WURGEL - Jean-Pierre AUDEBERT
Christian Andre SERRE - Yolande AGNOSINI - Pierre LEBARBIER - Giorgio BRIANTI
Anna Elisabeth ULLMANN - Wolfgang SIMON - Christa JAMES - Robert Edward EATON
Rose PRODON - Waltraud SCHNELL - Jolanda CREVAROLI - Michèle ROSSA - Roger-Edmond GUINAND
Jean-Baptiste FRANCO - Louis Marcel BLANC - Fernanda GANOSA - Norman BLACKBURNE
Jurgen BUTTKUS - Renée BERTUZZI - Hanna NEET - Lucien BRIOT Michel MARTINI - Barbara ULLRICH
Geneviève EEMAN KNEZOVIC - Claude Adrien Marie ROSSET - Tine VISSER - Arlette DEMO
Roberte LEROUX - Patrick DONNAT-BOUILLUD - Volker RODEL - Jean HUGUENIN - Maurice PONZO
Sergio SANTIAGO - Simone ALBERTO – René PEDER - René BERTINOTTI - Jean PITTET
Jacques BOSSER - Raymond PETITJEAN - Michel Maurice BOISSON

2. Approval of Agenda

Bernard Ducret presents the agenda, which is approved.

3. Approval of the minutes of the 2023 Annual General Meeting

The minutes are unanimously approved.

4. Activity report for the year 2023

4.1 Introduction and general points

The Vice-President of the GAC-EPA, Catherine Laverrière, begins by recalling the aims and means of our Association, which is recognised as a partner, representing pensioners, by the Member States, the CERN Management and the Staff Association.

Pensioners depend on the social protection of the Organisations: Pension Fund and Health Insurance (CHIS for CERN, EHIS for ESO). For the most part, pensioners have no other coverage, in particular no national protection. It is therefore essential to defend and maintain our systems.

She then recalls the role of the Committee, which is the executive and representative body of the Association. In the autumn of 2023, 8 of the 9 members whose term of office expired at the end of 2023 stood for re-election, joining the 10 members elected in 2022. According to the new Rules approved in the spring of 2023 and given that the number of candidates was lower than the number of positions to be filled, the election took place in a tacit mode. **Catherine insists that it is essential for the vitality of the Association that new candidates come forward in the fall of 2024 and encourages members of the audience to consider running.**

Catherine then details the organizational chart of the 2024 Committee. The main change concerns the representation of the GAC-EPA on the CHIS Board, where Claude Genier succeeds David Jacobs (Morna Robillard remains the second representative). The Committee expresses its gratitude to David who has worked for more than ten years to ensure the interests of pensioners in the CHIS.

She ends this first presentation by thanking the 225 members who cast a vote on the revision of the Rules proposed in March 2023. Following a very broad approval, these new Rules have been passed on July 1, 2023.

4.2 Pension fund

Philippe Charpentier, GAC-EPA representative on the Pension Fund's Governing Board and member of the Actuarial and Technical Committee, provides an update on the Fund's performance in 2023.

There has been a slight increase in the number of *members* of the Fund, due to the new "Graduates" program started in 2023. The number of *beneficiaries* is very stable. Note that among them there are 7 centenarians!

After the fund's very poor performance in 2022 (-6.41%) due to the fall in the stock markets, the performance in 2023 is much better, albeit slightly negative: -1.1%. This mixed performance is mainly due to the fall in the real estate market (-18.7%). It should be noted, however, that this fall in real estate values is partly due to a change in the method of estimating these assets, which is currently being studied to assess whether this effect is real and decisive.

Philippe also reminds us that assets are translated into Swiss francs: the strong appreciation of the CHF in 2023 reduces the performance of assets in Euros or dollars.

The Fund's funding ratio is 67.2% on 1 January 2024, down from 77.1% in the last actuarial review on 1 January 2022. The long-term projection has also declined: 89.6% in 2052 compared to 114.4% in the 2022 review. Philippe reminds us, however, that these are only projections. The next actuarial review will take place in 2025.

In 2023, the amount of the Fund's total services was 322.3 MCHF for a total contribution of 256.6 MCHF.

Finally, Philippe Charpentier gives some other news:

- A change in annuity buybacks came into effect in February, triggering a lot of applications in January. A change in the Fund's parameters for early departures will take place in June.
- The Fund is studying the terms and conditions for paying the pension outside Switzerland because some beneficiaries have difficulty opening or keeping an account in Switzerland. This facility could be set up at the end of 2024 at the earliest.
- At the end of 2023, each beneficiary received an individual letter explaining the indexation of their pension. Many beneficiaries have reached this year the limit of their Loss of Purchasing Power of 8%: their indexation will then be complete from 2025 on.

Finally, Philippe Charpentier details the changes in the Fund's governance as of January 1, 2024.

4.3 Sustainability of the social protection

Jean-Pol Mattheys first presents a history of the main decisions concerning this topic:

- In 1986, CERN undertook to guarantee pensions until the rights of the last beneficiary will expire.
- In 1996, the principle of setting up an international Foundation under Swiss law to run the Fund in the event of the dissolution of the Organization was established and a scheme was established to provide the actuarial balance of the Fund according to realistic parameters decided by the CERN Council before its transfer to the Foundation.
- In December 2022, the Council authorised the DG to introduce into the CHIS Rules an article on the guarantee of health insurance benefits based on Article I 3.03 of the Pension Fund

Rules and Regulations. This article was inserted in Chapter I of the CHIS Rules on 1 January 2023: “CERN guarantees the benefits acquired under the CHIS Rules by the Scheme’s Members until the cessation of the rights of the last Member. In the event of the Organization’s dissolution, the CERN Council will take the measures needed to guarantee the rights acquired on the date of dissolution”.

The first avenue followed was to investigate the possibility of introducing a Health Insurance component in the Foundation intended to succeed the Pension Fund in the event of the dissolution of the Organization.

Unfortunately, it appears that a foundation responsible for both occupational pension provision and health insurance is not compatible with the Swiss legal framework.

The current preferred option, and supported by the Département Fédéral des Affaires Étrangères (Federal Department of Foreign Affairs Switzerland), is the creation, in the event of the dissolution of CERN, of an entity with international status that could retain the specificities and derogations that have been granted to CERN and would manage all the problems related to this dissolution: not only the management of social insurance schemes (pensions and health insurance) but also the dismantling and securing of facilities, the repair or demolition of buildings, the restoration of land and restitution to host States, etc.

4.4 Health Insurance (CHIS)

Claude Genier first recalls a few general points.

The CERN Health Insurance Scheme (CHIS) and the Third-Party Administrator (UNIQA) should not be confused:

- The CHIS is managed by the CERN Health Insurance Scheme Committee (CHIS Board) which meets monthly under the chairmanship of the Strategic Advisor to the DG for Health Insurance (Carmelo Saitta) and the CHIS Administrator (Sandrine Baudat). Morna Robillard and Claude Genier are the representatives of the GAC-EPA.
- UNIQA is in charge of the day-to-day operation. A survey revealed that policyholders were generally satisfied with this service. To take account of the comments made during this survey, some changes will however be made to the computer system for claiming reimbursement of medical expenses (MyUniqua).

Claude reminds us of the importance of regularly consulting the CHIS website <https://chis.cern> where you can find the CHIS Rules (new version 2023), the forms, the Benefits and Obligations, etc. The CHIS also regularly publishes a newsletter, the CHIS'Bull, sent to members by post. The next issue is scheduled for this summer.

He then gives statistics concerning the situation of the CHIS:

- The demography is stable with more retirees and fewer working people.
- There was an increase in healthcare spending in 2023 (+10%) due to an overall increase in the volume of cares and the steady increase in pensioners spending (due to the ageing).
- Long-Term Care (LTC) benefits have been rising sharply for several years due to the increase in the oldest part of the policyholders, as well as the cost of Long-Term Care.
- A new update of the actuarial study was made and presented to the CHIS Board at the end of 2023: for the HIS part, the financial balance is estimated to be sufficient to cover future deficits until 2042. At this stage, there is therefore no need, nor urgency, to launch discussions on future measures that could be taken. For the LTC part (which is capitalized), the situation has

deteriorated slightly due to the increasing number of new beneficiaries, but the level of the LTC fund is sufficient to cover all future deficits.

- An update on the financial situation will be made at the next CHIS Board. It is already known that the CHIS's reserve funds increased by 1.98% in 2023 after a very large deficit in 2022.

In conclusion, Claude gives some important information:

- All the necessary agreements for 2024 have either been signed or are in the process of being signed. The CHIS website provides information on approved public and private health care providers.
- For the flu vaccination, we have returned to the pre-COVID situation. It is only accessible to people working on the site.
- The CERN Medical Service, in collaboration with the HUG, regularly organises seminars on health topics. They are announced on the GAC-EPA website.
- Finally, Claude reminds us of the need to fill out, in the event of a change in situation, the Spouse Health Insurance and Professional Income Declaration – SHIPID. The SHIPID electronic form will soon be available to Pension Fund beneficiaries. In the meantime, a link to the paper form is available on the GAC-EPA website.

4.5 ESO

In the absence of Erik Allaert, ESO representative on the GAC-EPA Committee, the 2023 activities are presented by Michel Baboulaz, Vice-President of the GAC-EPA.

In June 2023, ESO organised for the first time an "ESO Retirees' Day", an afternoon with several presentations on the state of projects, ESO's scientific and technical achievements and perspectives. This initiative was very much appreciated. However, it seems that such event will not happen again in 2024. Many retirees are concerned about ESO's general lack of communication with its former staff and the difficulties in accessing information that is so far only available on ESO's intranet.

The ISA (ESO International Staff Association) Statutes approved in August 2022 integrate all ESO retirees into the ISA but do not explicitly recognise the role of the GAC-EPA or its representative. It is essential to clarify this role in a circular. The previous ISA committee underestimated the importance of this issue; Fortunately, the new committee (in office since September 2023) seems to have a better understanding of these needs and has already expressed its agreement on the main points.

Regarding the health protection system (EHIS), the EHIS-Board must clearly define the rules of health insurance and also ensure that they apply to pensioners. At present, it is not clear whether working spouses of retirees should rely primarily on their own health insurance, or whether retirees should declare that their spouse is working. ESO's *Social Security Policy Manager* wants to address this issue in the near future.

4.6 Collectif Security Sociale (C2S)

Jean-François Michaud recalls the long struggle to have the right of pensioners who receive a French pension (multiple pensioners) not to be subject to the Contribution Sociale Généralisée if they do not use the French Social Security.

To be exempted or to be reimbursed, the French fiscal administration requires a certificate that the multiple pensioner is “in no way dependent, in any capacity whatsoever, on the French health insurance scheme, within the meaning of the rules of French Social Security”. However, it is difficult to obtain this certificate: while the case of pensioners who do not have a Carte Vitale can be resolved, that of pensioners who have a Carte Vitale and have never used it is more difficult; finally, the case of those who have used their Carte Vitale is a dead end.

The case of pensioners who have a Carte Vitale but have never used it was investigated by our lawyer, using the file of one of our members. The Social Security Court of Bourg-en-Bresse, seized in 2015, issued a favourable judgment on 7 December 2020. Unfortunately, after a short period, the Caisse Primaire d'Assurance Maladie has decided that this judgment does not set a case law. Our lawyer therefore asked the Court to confirm the case law. Unfortunately, the convocation is not scheduled before the end of 2024 and maybe even in 2025, or even 2026!

Regarding the problems of being subject to the CSG/CRDS on income from assets, Jean-François reminds us that the C2S Collective has joined forces with the CERN Staff Association (SA) to advise and present the applications: even if the Collectif can provide some advice, you should contact our colleague Joël Lahaye from the SA.

4.7 Information Sessions

Jean-François Michaud reminds us that the information sessions are private meetings, between people from the Committee and members of the GAC-EPA, where members can ask questions of any kind, in complete confidentiality.

The dates of the sessions, which take place from 1:30 p.m. to 4 p.m. in the SA Meeting Room (Building 61), are given on the GAC-EPA website <https://gac-epa.org/en/information-sessions/>.

4.8 Communication

Bulletin

Marcel Aymon, Chief Editor of the GAC-EPA Bulletin, recalls that the years 2022 and 2023 have seen major changes in the presentation of the Bulletin, with a new cover, new graphics and new sections (UNIQA Health Tips, Good to know, CERN Clubs). The next edition (issue 66, which will be distributed at the beginning of June) will also see a novelty, "Interview with", the interview of a person playing an eminent role in our community.

The Bulletin is a collective achievement of the Committee. In addition to the sections mentioned above, it contains information on the various activities of the Committee: Pension Fund and Health Insurance, ESO news, Collectif C2S, Information Sessions, Mutual Aid Fund, etc.

The Bulletin also includes a list of the recently deceased and tributes to our late colleagues. Regarding these, the Committee clarified the rules for their publication, either in the Bulletin or on the GAC-EPA website (see page: <https://gac-epa.org/en/tributes/>).

Marcel thanks our colleagues, Bernard Pirollet for his drawings and Bernard Ducret who has shown the way for 11 years and is currently in charge of printing/shipping.

He concludes by reminding us that printing and postal shipping costs are becoming more and more expensive, and that our members are encouraged to favour electronics reception if they have this possibility.

Website

Reinoud Martens recalls that the year 2023 saw major changes in the management of the GAC-EPA website. This management has been transferred from our colleague Robert Cailliau – who is again thanked for his unwavering support for nearly 15 years – to Reinoud, who favoured a widely used framework that facilitates the maintenance of the site and allows for more collaborative management within the Committee.

The new website has been operational since May 2023 (still under the same <https://gac-epa.org/en/> address) and strives to provide members with up-to-date information, for example on upcoming events (presentation of the Pension Fund's annual report, conferences for the general public at CERN, health campaigns, etc.).

Among the new features expected in 2024 is a forum reserved for GAC-EPA members, where they will share advice or experiences. Information will be sent as soon as the forum is set up, in the hope that its management, which will have to be moderated by members of the Committee, will not prove too difficult.

4.9 Other activities

In conclusion of this report on the Committee's activities in 2023, Catherine Laverrière recalls some other activities in which it participates.

Mutual Aid Fund: The role of the Mutual Aid Fund is to aid in the event of temporary financial difficulty. Pension Fund beneficiaries and their dependent family members are eligible for this assistance. This Fund, funded by contributions from the CERN Management and from the CERN Staff Association, is managed by an autonomous and independent Commission that treats cases confidentially. More information can be found on the GAC-EPA website.

Pensioners' access to information or facilities concerning them at CERN (for example: Operational Circulars, WIFI on the site, phonebook, ...). An "eligibility scheme" that defines these accesses for all categories of personnel and visitors is being drafted. The Committee is interacting with the people in charge of setting it up (end of 2024, to be confirmed) to obtain the desired access for pensioners.

5. Treasurer's Report

Monique Häusermann presents the 2023 accounts. The tables are reproduced below.

Unlike 2022, the year 2023 stands out with a surplus of CHF 3183.18. Monique reminds us that the fees of Experts and Consultants were debited from the account of the "Legal Reserve", decreasing the latter to approximately 25 KCHF.

The GAC-EPA finances are healthy with assets of CHF 110619.26.

There are no objections to the figures presented.

	2022	2023	BUDGET 2024
DEPENSES			
Association du Personnel	20,000.00	20,000.00	20,000.00
Frais bancaires	100.70	96.00	100.00
Frais postaux	119.40	100.04	100.00
Activités sociales	5,440.35	8,647.57	9,000.00
Etrennes		103.74	110.00
Dons	7,000.00		
Frais administratifs			100.00
Frais informatiques	488.70	581.61	600.00
Bulletin Graphiste	144.39	3,031.46	3,100.00
Bulletin Impression		2,172.46	2,200.00
Bulletin Expédition		3,372.66	3,400.00
CERN Impression, Expédition	14,652.42	1,894.50	1,900.00
Divers	-		
Total des dépenses	47,945.96		40,610.00
Excédent de recettes		3,183.18	2,600.00
TOTAL	47,945.96	43,183.22	43,210.00
RECETTES			
Cotisations des membres	43,871.77	42,951.97	43,000.00
Dons	500.00	30.00	
Intérêts bancaires		201.25	210.00
Intérêts postaux			
Total des recettes	44,371.77	43,183.22	43,210.00
Excédent de dépenses	3,574.19		
TOTAL	47,945.96	43,183.22	43,210.00

Table 1 : Pertes et profits 2022, 2023 et budget 2024

Actifs				Passifs			
N°	Nom	Solde Devise	Solde Base	N°	Nom	Solde Devise	Solde Base
1010	Compte postal		14'887.86	2140	Provision juridique		22'448.29
1020	Compte courant UBS		14'167.75	2800	Capital		83'698.89
1021	Compte épargne UBS		81'563.65	2990	Résultat exercice 2023		3'183.18
				2991	Passif transitoire		1'288.90
Total			110'619.26	Total			110'619.26

Table 2 : Bilan au 31-12-2023

6 Report of the auditors

Françoise Thévenet presents the report of the auditors on her behalf and that of her colleague Bernard Ducret. They found a perfect agreement between the justifications at their disposal and the written accounting indicated in the books. They recommend to the Assembly to give approval of the accounts to our Treasurer and congratulate Monique for the management, clarity and perfect presentation of the accounts.

Catherine Laverrière thanks Françoise and Bernard.

Bernard Ducret therefore proposes that the Assembly simultaneously approve the previous reports (Treasurer, auditors).

There is no opposition or abstention. These reports are therefore approved unanimously. This approval grants discharge for her management to our Treasurer.

7. Approval of the 2024 Budget and 2025 membership fee

Monique Häusermann presents the 2024 provisional budget (see the right-hand column of Table 1). She proposes to maintain the 2025 annual membership fee at CHF 30.

She reminds us that a large percentage of members continue to pay 25 CHF, while the new amount of 30 CHF has been decided since 2014! She therefore asks members to change their banking standing order, if necessary.

The 2024 budget and the 2025 membership fee are unanimously approved.

8. Election of scrutineers for the 4th quarter 2024 elections (Art. 20 of the Rules)

Catherine Laverrière presents this agenda item herself.

The list of 10 scrutineers is unanimously approved. These scrutineers will participate in the counting of votes for the elections in the autumn if the number of candidates exceeds the number of positions to be filled.

9 Activities for the next 12 months

GAC-EPA Vice-President Catherine Laverrière presents a summary of the activities for the coming months. These activities are a continuation of the work carried out in 2023 and have for the most part been mentioned in point 4. The main ones are recalled below:

- **Pension fund:** preparation of the 2025 triennial actuarial review.
- **Sustainability of social protection** until the death of the last beneficiary: search for a solution for implementation.
- **ESO:** Establishment of a circular clarifying the role of the GAC-EPA representative, clarification of points concerning retirees for the ESO Health Insurance Scheme.
- **CHIS:** follow-up of the analysis that will be carried out on health costs.
- **Information Sessions and C2S:** continue to follow (with the help of our lawyers) the saga with the CPAM and inform the members concerned.
- **Communication:** continue to enrich the Bulletin and other forms of communication (website, new forum).

The Committee will of course continue to participate actively in all the commissions to represent pensioners.

In conclusion, Catherine reminds us of the usefulness of communicating an email address, on the one hand to be able to be contacted quickly, and on the other hand to reduce printing and mailing costs, which have increased sharply in 2022-2023. This email address can be easily communicated using the [update form](#) available on the GAC-EPA website.

Miscellaneous

Three questions were asked at the end of the session about the presentations:

1. Question on the demography of the Pension Fund.

How can it be that some people have been beneficiaries for more than 50 years?

Answer: Data privacy does not allow an accurate answer to this question. However, they must probably be orphans or children of beneficiaries whose disability has been recognized.

2. Question on the sustainability of social protection:

Why are the discussions only taking place with the Swiss authorities and not (for example) with the French authorities?

Answer: CERN, although it does have two host States (Switzerland and France), has only one Headquarters State, Switzerland, and the CERN Constitutive Convention confers on this State a special and unique role in the event of dissolution: it is the liquidator (see Article XIV). Any idea of

the dissolution and liquidation process must therefore be approved by Switzerland before it can be presented to the other member states.

3. Question about CHIS

Given the difficulty of having a general practitioner (particularly in France), you may have to consult specialists directly without a prescription, which can pose a problem for reimbursement by the CHIS. Is there any provision for these increasingly frequent cases?

Answer: UNIQA and the CHIS are aware of this situation and solutions exist or are in the process of being implemented. We will provide information on the CHIS website, the GAC-EPA website and possibly in the next Bulletin.

The meeting is adjourned at 16:50.