

Bulletin of the Former ITU Staff Association



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Bulletin N° 39

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EDITORIAL

The Committee of the Association of Former Officials of ITU had the pleasure of meeting the new Deputy Secretary-General, Mr. Tomas LAMANAUSKAS, on 29 March 2023, and the new Secretary-General, Ms. Doreen BOGDAN-MARTIN, on 4 April. In congratulating them on their election, we told them of our association's commitment to ITU.

We learned that the ITU Council will have to decide, among other things, on the next strategic and operational plans for the period 2024-2027 and on the draft financial plan for 2024-2025, as well as on the follow-up to be given to the project for the new building. We noted the appointment of an ITU observer to UNSMIS and asked to be consulted on this matter in future. We pointed out that other organizations have full representatives on the UNSMIS Executive Committee and asked that in the near future ITU should also have a full member on this Committee. We also pointed out the problems with UNSMIS encountered by some of our members and a letter was sent to the Executive Secretary of UNSMIS on this subject. We also emphasized the usefulness of having a UNSMIS representative present at ITU every Monday morning to answer questions and deal with difficulties encountered by policyholders when claiming reimbursement.

Finally, we were assured that we would be able to continue our website as part of the ITU website.

The Committee thanks Doreen and Tomas for their welcome and looks forward to meeting them again should the need arise.

The Committee



ONLINE SURVEY

From mid-June to mid-July 2023 the survey form was available to receive your responses. Many thanks to the 166 members of the association who did so. This represents 38% of the total of 437 members, but as 20.8% do not have an e-mail address or have not given us one, this represents 48% of responses from people who received the invitation to take part.

That's a bit like the turnout at federal elections in Switzerland! So, let's hope that the responses received are significant and reflect everyone's opinion.

We're delighted to have received positive responses through this questionnaire from people who would like to participate in the running of the association from time to time (or more than that). As it's anonymous, we'd like these volunteers to contact us to talk about it. Moreover, if you know any retired members of our association who do not receive our e-mails, please ask them to contact us at retraites@itu.int. Please help us to find new members, both old and young retirees!

Nelson Verastegui

- Results of the 2023 online survey click [here](#)

PENSIONS

The UN pension system remains well funded: the last actuarial valuation (31 December 2021) showing that the current contribution rate is more than sufficient to meet all long-term liabilities even as new members join. The asset growth rate remains above the “3.5% above USA CPI (Consumer Price Inflation)” benchmark long-term, even after the market gyrations of 2022. The fund’s annual letter for 2023 is available [here](#). As of 12 May 2023, the unaudited asset value of the fund was more than \$82 billion.

Retirees who are able to access the internet will benefit from secure electronic access to the [UNJSPF website](#) and to their individual accounts. The website now includes many informative videos and guides. Annual certification for 2023 was open from 1 January 2023 and can be made either on paper or digitally via a Smartphone App (iOS or Android versions). This App, intended as a simple option, is growing in popularity: it remains entirely voluntary. Paper (postal) certification remains an option, albeit declining in popularity.

Indexation of UNSPF pensions is governed by CPI data (either in USA or in the local country according to the track chosen) from the [UN Monthly Bulletin of Statistics](#) (MBS), and is made when a cumulative inflation of 2% is seen, combining the years since the previous indexation. Special measures are taken if inflation is more than 10%. Indexation for the dollar track is 6.4%, from April 2023, without retroactivity, based on cost-of-living data to December 2022.

For Switzerland, indexation of the local track was last made in 2008, for inflation to December 2007. From April 2023, Swiss local track benefits are increased by 4.2%, without retroactivity. For France, local track amounts are increased by 5.8%. Increases are noted to retirees, according to their country of residence and their track choice, in the quarterly COLA (Cost Of Living Adjustment) letters issued in April each year. Note that for recent retirees (retired since the previous applicable indexation adjustment), a partial increase is awarded.

Peter Ransome

UNSMIS Health insurance: History and recent developments

A brief history

The proper functioning of health insurance has been one of the association's key concerns from the outset.

Since 1952, when the ITU joined the Staff Health Protection Fund (CAPS) set up by the ILO in 1922, a CAPS management committee has been operating in both organizations, with the participation of representatives of the administration, active staff and retirees. For the latter two categories, elections were organized at the ITU, by the staff council for active staff, and by agreement between the administration and the association of former civil servants (AAFUIT) for retirees.

At the initiative of the ILO, the ITU had to leave the CAPS on April 30, 2014. From May 1, 2014, the ITU entered into a "collective health insurance agreement" (CCAM) with Vanbreda International, an insurance company owned by the US-based Cigna Group. The management committee remained in place and continued to monitor health insurance issues.

From 2018 onwards, it became clear that CCAM's good services could no longer be guaranteed at the level of contributions decided in 2014, despite the existence of a deductible that peaked at CHF 750 for salaries/retirements in excess of CHF 100,000 per annum. CCAM membership ended on December 31, 2019, and after a series of negotiations in the last quarter of the year, on January 1, 2020 ITU joined UNSMIS, the United Nations Staff Mutual Insurance Society against Sickness and Accident of the UN in Geneva (UNOG), founded in 1947 and in which WMO and UNHCR also participate.

The ITU paid a sum of 19.5 million USD to the UNSMIS reserve fund as an entry fee. About half of this sum came from the ITU's share of the CAPS reserve fund, obtained after an arbitration procedure.

By the end of 2021, UNSMIS covered around 34,000 people.

The insurance plan is based on the principle of freedom of choice of medical provider, but participants are encouraged to actively contribute to cost containment. The plan includes a "supplementary plan" whereby, once the member has totaled a remaining out-of-pocket expense of CHF 2,800 in a given year (or CHF 4,600 for a family), subsequent expenses are reimbursed at 100%, including expensive drugs.

There is no deductible. On the other hand, the UNSMIS Executive Committee currently has no full members representing the ITU (WMO and UNHCR have two full members each), and although an ITU observer was provided for in the accession agreement, the ITU did not appoint him until the very end of 2022, and as far as we know, without any consultation with the staff representative bodies. For its part, AAFUIT had repeatedly reminded the ITU administration of the need for this designation, and expected to be able to relay questions and suggestions to the observer who would be appointed by the ITU.

Admittedly, the absence of a participation and control body equivalent to the "management committee" of the former funds was a source of concern for participants.

We therefore feel that it is in the obvious common interest of both active and retired employees to approach the observer appointed by the administration (Mr. Anders Norsker), and to establish regular communication with him, adapted to the frequency of UNSMIS Executive Committee meetings (around ten a year), in order to pass on our questions, doubts and problems. It's up to him to find the best way to pass them on to the Executive Committee, get answers and report back to us.

Beyond this first objective, it seems no less obvious to us that we should work to ensure that the ITU can have one or two full members on the UNSMIS Executive Committee. Indeed, UIT currently represents over 3,000 participants, and made a financial contribution of over CHF 19 million to the UNSMIS reserve fund in 2020. As already mentioned, the other two participating organizations, WMO and UNHCR, each have two members on the Executive Committee.

An important step forward was the appointment in 2022 of representatives of retirees from Geneva-based organizations on the UNSMIS Executive Committee: since 2023, the Association of Former International Civil Servants (AAFI), which represent retirees from international organizations based in Geneva, has had a full member (Mr. Mohammed Sebti)¹ and a deputy on the UNSMIS Executive Committee. This "executive committee" is the real boss of the insurance company.

Issues raised with UNSMIS

Due to the health restrictions in force during the pandemic, an information meeting for ITU staff conducted by Mr. Giovanni Pizzini, Executive Secretary of UNSMIS, did not take place until October 2021, and was held by video conference. Following this meeting, a series of questions were addressed to Mr. Pizzini on behalf of AAFUIT. Indeed, both active and retired staff had questions and doubts about the new health insurance plan. Statistically, retirees have a higher probability of using health insurance and fewer opportunities to be on site or to visit UNSMIS offices. So, below are the questions that were addressed to Mr. Pizzini in May 2022 and their answers:

1. Permanence of UNSMIS at ITU Answer: Established during the year.
2. Specific telephone service Answer: No specific line possible
3. In principle, drugs cannot be covered by the "supplementary plan" Answer: Drugs considered "expensive" are covered by this plan.
4. Possibility of reimbursing from different accounts in the case of geographically separated families Answer: We are examining the possibilities of implementing this.
5. Pharmacy invoices in France causing problems: Answer: We are examining the problem.
6. Internet purchases in special cases Answer: In general, purchases made via the Internet outside the country of residence are not reimbursed. Special cases can be considered.
- 7 Possibility of direct payment to hospitals and clinics under agreement Answer: We are negotiating to extend this facility.

¹ In the last available Management Report 2021 they appear as «Observers»

AAFUIT felt that some of Mr. Pizzini's responses required follow-up, and sent him a new letter dated November 1, 2022. This letter did not receive a written reply, but answers were provided at the ITU information meeting on May 4, 2023.

At that time, in March 2023, we felt that certain **recurring** problems encountered by members in their dealings with the insurance company were sufficiently important and of a sufficiently general nature to be the subject of a concerted approach on the part of UIT insured persons, both active and retired. Here are the main points raised:

Although members are generally satisfied with the services they receive, they often find the reimbursement approach fussy, with requests for additional proof of payment, or other remarks about the legibility of prescriptions and receipts.

In France, for treatments involving several drugs, it would be much simpler to accept the social security care sheet.

UNSMIS acknowledged at the briefing that these procedures could be tedious, but that they were necessary to keep costs under control, and pointed out that ***"Prescriptions duly established must not be older than six months and must be re-validated after the first renewal. Chemists' bills must state the names of the medicines purchased as well as the price and the date of purchase. If renewal of a course of treatment proves necessary, this must be specified on the prescription, with an indication of the treatment or medicine to be renewed, as well as the frequency of dosage and/or the amount."***²

Even after the society has given prior approval for a major procedure or treatment, when the claim is submitted for reimbursement, all or part of the care detailed in the fee may still have to be submitted to the Medical Adviser. After a delay that is usually so long as to require one or more reminders from the member, the Medical Adviser may conclude that all or part of the treatment (e.g. surgery) can only be partially reimbursed, with the difference between the fees billed to the member and the reimbursement amount being up to 30%.

In other cases, the dispute concerns the type of anesthesia administered, and therefore the practitioner's decision, as the insured person is not competent in this matter.

Significant delays in the Medical Adviser's decision (according to the latest available report, dated 12.31.2021, there are five of them), both for prior approval and for the amount after billing, should be avoided wherever possible, and under no circumstances should a decision on an element of a bill delay the reimbursement of parties which raise no objection.

At the information meeting, UNSMIS stated its willingness to reduce the time taken by Medical Advisors to respond.

Disputing the amount of a medical procedure, surgical or otherwise, poses a problem of principle: According to the introductory statement to the ***"Basic Concepts of the Plan"*** of the insurance ***"The plan hinges on the principle of freedom of choice of medical provider"***³» In practice, this is not

² Annex II to the Regulations

³ In ***"Basic Concepts of the Plan"*** <https://medical-insurance.unog.ch/en/basic-concepts-plan>

entirely true. The Medical Adviser's decision tells us that we should not have gone to such and such a doctor, such and such a clinic, such and such an anesthetist, because the fees are too high.

The conclusion that the insured person is entitled to draw is that he should have either a price list to consult before undertaking treatment, or a list of practitioners, clinics, anesthetists, hospitals, etc. approved by the insurance company and whose fees will not be contested. In other words, there is no *«freedom of choice»*

Members whose income does not allow them to enjoy a certain degree of financial comfort may find it difficult, without outside help or recourse to credit, to pay a hospital bill or a doctor's fee before being able to claim and be reimbursed.

UNSMIS indicated at the briefing that it endeavors to conclude direct payment agreements with various healthcare groups and networks, and that when it finds overcharges in relation to LAMAL fees, it endeavors to negotiate the estimated excess fees directly with the hospitals or doctors who have issued them. Unfortunately, these steps can delay reimbursement, and the insurance society intends to consider the rapid reimbursement of costs that do not give rise to objections of the same kind. The society has observed an increase in overcharging after the Covid-19 period, even by institutions under agreement.

Some progress has been made, however, with an initial meeting between UNSMIS and the Geneva doctors' association.

It would perhaps be conceivable to either provide a form of guarantee to members, enabling them to obtain a payment delay in such cases, or to accept a claim for reimbursement against a bill of fees and reimburse the member's share within the thirty-day period available to him/her to pay the bill in full.

Future prospects

The former retirees' representatives on the former health insurance management committee (Carlos Sanchez, Claude Briand, Alfredo Descalzi) are ready to work together with the heads of the Staff Council's Health and Welfare Committee or the Staff Union on health insurance issues, and to draw up joint documents on the problems encountered by members. Indeed, we need to avoid dispersal of efforts and initiatives by showing a common front in the face of problems and situations that affect us all in the same way.

Many problems can be resolved directly with the insurance representative, who is available every Monday at ITU headquarters. In principle, it's advisable to make an appointment, but in urgent cases you can take your chances by dropping in.

The insurance website is packed with information and advice on how to successfully deal with your insurance, and how to help keep costs down - the best way to guarantee the long-term future of your insurance and the stability of your premiums. We encourage you to consult it regularly.

Alfredo Descalzi

Complementary insurance MSPINT/HENNER

As members insured with HENNER, will have noticed, contributions have risen by 7.5% this year. The planned increase was 10%, but thanks to the negotiations undertaken, this increase has been moderated. It is still too early to say whether there will be a further increase for 2024. Retirees under the age of 70 who would like to join MSPINT can apply for membership and, after being accepted by the Medical Committee, join the insurance provided they are members of the Association of Former ITU Officials or have paid an access fee of CHF 50/year to the ITU Staff Union.

HENNER remains responsible for collecting monthly dues and reimbursing claims. This is done by sending them the UNSMIS reimbursement form. Post boxes for this purpose are always available at ITU headquarters; it is also possible to send requests by e-mail to: claims.ch@henner.com.

The ITU contact person is Ms Christine Gimenez (christine.gimenez@itu.int)

You can also contact Ms Veronika NIKOLAJEVA and Ms Mona HAFRAOUI +4122 807 02 75 or Mr Yuri BASILE Tel: +41 22 807 29 04

Allianz/Vigny-Depierre/MSPINT geneve@vigny-depierre.com

Mr Jean Louis PALENI Tel: +41 22 810 39 39 or +33 6 11 62 38 83

AAFI – AFICS : General Meeting

The General Meeting of the Association of Former International Civil Servants (Association des Anciens Fonctionnaires Internationaux) was held on Thursday June 8, 2023, at the CCV in Geneva. Several members of our association's committee took part, as AAFI brings together the associations of the various organizations and defends the interests of all retirees, whether in terms of pensions, ASHI (health insurance once retired), or the rights and welfare of retirees, and coordinates any actions taken by the various associations. These committee members also attend AAFI's monthly meetings. In particular, AAFI is responsible for tracking down pensioners who have failed to return their entitlement certificates, thus preventing many people from losing their pensions; it has also been able to secure a position as co-member and alternate member of the UNSMIS Executive Committee.

In addition to the usual business of a general meeting, the subject of family carers received particular attention. With life expectancy on the rise, family support practices need to be rethought. The strategy of all governments is to promote autonomy at home, but the supply of caregivers is not keeping pace with growing demand. The Covid pandemic has highlighted existing weaknesses in approaches to long-term care, and how these weaknesses exacerbate inequalities. The number of carers who provide day-to-day support and protection for a relative suffering from loss of autonomy or illness is estimated at 15 million in France, and 107,000 in Geneva. This is a crucial social issue.

You will find on our website by clicking on the following link:

- Caregiver, AAFI, June 2023 click [here](#)

the documents and information compiled by AAFI on this subject, to help caregivers both materially and psychologically.

CRUISE ON THE RHINE



Cruise on the Rhine "from Basel to Amsterdam"
May 8 to 15, 2023

- Amsterdam 2023 - E click [here](#)
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RANDO-PLAISIR

- RANDO PLAISIR – E click [here](#)
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Autumn Meal, Novembre 10, 2022

- Autumn Meal 2022 - E click [here](#)
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Spring Meal June 6, 2023

- Spring Meal 2023 - E click [here](#)
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ITU LEISURE CLUBS

We would like to remind you that the ITU has a number of clubs that may be of interest to you if you live close to Geneva and in some cases even further afield, as there are opportunities to participate remotely, as with the scrabble and chess clubs. Here is the list, with contact details.

- ✚ Atelier (club de peinture artistique / artistic painting club), Adrienne BONNICI (+41 22 730 6118, adrienne.bonnici@itu.int)
 - ✚ Badminton, Ravindra CHOPRA (+41 22 798 1965, ravindra.chopra@gmail.com)
 - ✚ Échecs / Chess, Adrian Soriano (+33 7 53 54 88 48, manuel.soriano@itu.int)
 - ✚ Golf, Jose THOMAS PONS (+41 22 730 5648, itugolfclub@itu.int)
 - ✚ Gymnastique / Gymnastics, Christine GIMENEZ (+41 22 730 6031, christine.gimenez@itu.int)
 - ✚ Kung Fu (TCKFA), Hon Fai NG (+41 22 730 6079, hon-fai.ng@itu.int)
 - ✚ Photo, Juan Manuel FERNANDEZ (+41 22 730 5879, juan-manuel.fernandez@itu.int)
 - ✚ Piano, Andrea MANARA (+41 22 730 5563, andrea.manara@itu.int)
 - ✚ Prière / Prayer, Mónica PORTOCARRERO (+41 22 730 6317, monica.portocarrero@itu.int)
 - ✚ Scrabble, Olivier EVRARD (+41 22 730 6153, uit.scrabble@gmail.com)
 - ✚ Tai Chi Chuan, Edmund TAM (+41 22 730 5246, edmund.tam@itu.int)
 - ✚ Tennis de Table / Table Tennis, Thomas TEWOLDE (+41 22 730 5734, thomas.tewolde@itu.int)
 - ✚ Volleyball, Xin LIU (+41 22 730 6616, xin.liu@itu.int)
 - ✚ Yoga, Margaret CAMPION (+41 22 730 6125, margaret.campion@itu.int) & Josepha PADILLA (+41 22 730 5287, josefa.padilla@itu.int)
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E-mails and telephone calls to the Secretariat

How to contact us :

Like ITU officials, the Association used to have a landline telephone. Since all landlines have been removed, the Association now has an answering machine with the same number (+41 22 730 55 84). Don't hesitate to leave a message so that a member of the Committee can call you back.

You can also contact us by e-mail at retraites@itu.int.

Our website can remain on the ITU server. The Committee will be tackling the task of revamping the website and making it really user-friendly using the Wordpress system. We invite you to send us your suggestions on this subject. In the meantime, the old site can still be accessed at <https://life.itu.int/retraites/>.

However, we no longer have an office reserved for the association at the ITU, although the Committee meets once a month in room 04b in the first basement of Montbrillant. As a result, we no longer have a permanent office

WEBSITE : UPDATE

Our website will remain on the ITU server. The Committee will be working to redesign the site and make it truly user-friendly using the Wordpress system. We welcome any suggestions you may have. In the meantime, the old site can still be accessed at <https://life.itu.int/retraites/>

“MEETING POINT”

The meeting point at the Centre de la COOP de Montbrillant, which was put on hold during “the covid-19 years” has been reactivated. As in the past and on their own initiative, former ITU colleagues can meet for coffee on Thursday mornings from 10am at the Centre de la COOP Restaurant la Marmite, rue de Montbrillant 90, 1202 Geneva.

COMMITTEE CHAIRMANSHIP

Following the adoption of the new Statutes of the Association at our last general assembly, we applied the principle of a "rotating" chairmanship. Claude Briand was put forward to take on the role of Chairman for a year, a position she has accepted.

The Committee would like to express its gratitude, on its own behalf and on behalf of the members of the Association, to Mr. Fabio Bigi, who for almost 18 years chaired the Committee, in addition to his other activities. He represented the association in dealings with the administration, AAFI-AFICS and other associations of former civil servants, defending the interests of pensioners.

We would like to thank him warmly for the dedication and assiduity he has shown tirelessly over the years. Mr. Bigi will, of course, remain a member of the committee and will continue to give us the benefit of his experience.

TRIBUTE TO OUR FOUNDERS

Our association was created thanks to the initiative of Pierre-André Traub, Eddy Ausburger and Liliane De Michely. We would like to pay tribute to them with these few lines. All three were always available to welcome new members, be on call at the office, organize meals and get-togethers for former colleagues, and lend a helping hand when needed. We shall miss their smiles and friendliness, and their example will guide us in our future activities. Their families can be sure that we will not forget them. Our thoughts also go out to Jean Balfroid and Jacques Bacaly, who also helped found the association and who left us some time ago.

They have passed away ...

We have learned of the deaths of the following people:

Mary PAPADOPOULOS	20 septembre 2020	Alberto MENDEZ	16 mai 2022
Maria -Teresa RUBIO DE MIGUEL	octobre 2020	Gil CAGLIARI	22 mai 2022
Paul CHATARD	2 novembre 2020	Richard Kobinah BAFFOUR	4 juillet 2022
Maria del Carmen SANCHEZ		Jacques BACALY	1er août 2022
CANTILLOS	26 novembre 2020	Jacques LETONDEUR	3 août 2022
Salvatore CALABRIA	8 décembre 2020	Paul PEIRIS	19 août 2022
Abdallah ELBAHNASSAWI	17 décembre 2020	Paul LABORY	15 septembre 2022
		Albert BESNAROUS	20 octobre 2022
Tirumalai SRIRANGAN	3 janvier 2021	Stephen CHALLO	21 octobre 2022
Jennifer D'OLIVEIRA	8 janvier 2021	Gueorgui KOROLEV	12 novembre 2022
Bernard BOURLOUD	8 mai 2021	José ESCUDERO	13 novembre 2022
Honoré VIGNON	6 juin 2021	Sylvia ALMEIDA	22 novembre 2022
Monique BREVOT	22 juin 2021	Jorge SCHIFFERLI	16 décembre 2022
Alexander JENNINGS	4 juillet 2021		
David GRAY	3 septembre 2021	Jean JIPGUEP	5 mars 2023
Jean-Jacques KOHLI	17 novembre 2021	Helena FIGUERA	24 mars 2023
Elise PEIRIS	20 décembre 2021	Eddy AUGSBURGER	1er avril 2023
		Frédéric ZANELLI	15 avril 2023
Jackie PROD'HOM	9 janvier 2022	Bernard VEROVE	4 mai 2023
Michel ROLLAND	4 février 2022	Liliane DE MICHELY	2 août 2023
Maryse BISE	1er mars 2022	Giuliano ROSSI	3 août 2023
Ellen SELLIER	29 mars 2022		

REMINDER OF USEFUL ADDRESSES:

ASSOCIATION COMMITTEE :

President : Mrs. Claude BRIAND www.life.itu.int/retraites retraites@itu.int

PENSION/ASSURANCE :

HumanResources@itu.int
hrpensions-insurances@itu.int

UNSMIS :

<https://medical-insurance.unog.ch> unsmis@un.org

UN Contact :

Customer Service Centre :

from 10am à 4pm

(Palais des Nations, 1st basement of the S building, Office S-035)

Tel : +41 22 917 99 99

10am – 12pm and 2 pm – 4pm

Contact UIT :

Subira SUEDI

Tél : +41 22 730 53 12

subira.suedi@itu.int

STAFF UNION :www.syndicat-itu.orgsyndicat@itu.intPresident : Mrs Cansu PEKMEZ cansu.pekmez@itu.int

Mspint Contact : Ms Christine GIMENEZ :

christine.gimenez@itu.int**HENNER :**claims.ch@henner.com

Mr. Yuri BASILE Tel : +41 22 807 29 04

Ms Veronika NIKOLAJEVA and

Ms Mona HAFRAOUI Tel : +41 22 807 02 7)

Allianz/Vigny-Depierre/MSPINTgeneve@vigny-depierre.com

Mr. Jean Louis PALENI

Tel : +41 22 810 39 39 ou +33 6 11 62 38 83

The ITU contact person is Ms Christine Gimenez (christine.gimenez@itu.int)*Committee of the Former Staff Members' Association*