



NEWSLETTER

THE ASSOCIATION OF FORMER PAHO/WHO STAFF MEMBERS

VOL. XXIX, NO. 1

FEBRUARY 2018



General Meeting, 7 December 2017

Contents

General Meeting 2017.....	2
Staff Health Insurance and Pension Update	6
Health Tips: Health and Exercise: Longevity and Independence	8
ARAIO Meeting	13
Credit Union News	14
AFSM's Election	15
Welcome to New AFSM Members	16

Where are they Now? Manuel Kulfas	17
2018 International Reunion	19
Letter from AFSM Geneva	19
Informational Seminar for Former Staff Members of PAHO in Brazil	21
News from Chile Chapter	23
In Memoriam	24
Things to Remember.....	25
The Back Page.....	26

Report of the Twenty-Eighth General Meeting of AFSM Washington, DC, 7 December 2017

By Gloria Morales



The twenty-eighth General Meeting of the Association was held at PAHO Headquarters on Thursday, 7 December 2017. As in previous years, this event brought together friends and colleagues to enjoy a few hours of interaction and sharing of recent experiences.

The meeting was attended by 43 former staff members plus their invited guests, as well as staff from the Administration, the Staff Association and the Credit Union. The keynote speaker was PAHO Director, Dr. Carissa Etienne.

The agenda included updates on health insurance, the pension fund and the revitalized AFSM website. It also included a moment of silence in memory of colleagues who passed away during the year.

Opening of the meeting

Welcome by the President: Germán Perdomo welcomed all participants to the General Meeting.

Designation of Chairperson: Gloria Coe was designated as Chairperson to lead the meeting.

Business meeting

- Moment of silence: Enrique Fefer led a moment of silence in memory of colleagues who passed away during this year. During this moment, we reflected upon and remembered those we had met, their friendship and achievements.
- Adoption of the agenda: The agenda was approved as submitted.
- Approval of the Minutes of the 27th General Meeting (2016): The minutes were approved as presented.
- Report of the President (Germán Perdomo): Germán publicly acknowledged the commitment and work of the Board members. He referred to some achievements and experiences during the year such as the publication of four Newsletter issues, AFSM participation in two webinars for former staff in Brazil and Peru, the electronic voting experience and advances in the website and communications. He urged members to become active in motivating current retiring staff to become members of the Association, as only 39% of all PAHO retirees belong to AFSM. Increasing membership and fostering active member participation will be some of the 2018 priorities. He also asked for members to provide ideas for developing new activities; among the ideas suggested were the creation of book and movie clubs, the publication of an international cook book, and organizing cooking classes for members.
- Report of the Treasurer, Auditor's Report (Sylvia Schultz): Sylvia presented the Income and Expenditure Report and the Balance Sheet as of 30 September 2017, copies of which were

made available during the meeting. The first report showed \$1,844.86 of income over expenses and the balance sheet depicted \$49,312.68 in assets and the same amount for liabilities plus equity. In response to a question from a participant, she clarified that the sum of \$1,095 collected as voluntary contributions from members during the Punta Cana meeting was added to the general AFSM account and used for general expenses. The independent Auditor's report of the same date was also submitted. According to this report, the financial statements are a fair representation of the Association's financial position.

- Election of Board Members and experience of e-voting (Hernán Rosenberg): Overall, Hernán referred to the e-voting experience as a success. Carol Collado, Hortensia Saginor and Jose Ramiro Cruz were elected for the three vacancies in the AFSM Board for a three-year term starting 2018. Details presented on the election included figures on the number of messages sent and responses received, as well as an analysis of the new electronic voting process, which resulted in the highest number of votes in recent elections. The efforts to increase participation of members out of the Washington area seemed to be effective, given that 2/3 of the votes came from other areas. Even so, a more robust participation is still needed.

Address by Director of PAHO



Dr. Carissa Etienne, PAHO Director, stated that the Organization as in very good shape and well respected throughout the Region. She referred to PAHO's positive relationship and interaction with WHO and to the successful methodology of developing Biennial Work Plans with the full engagement of Member States. Her speech continued by listing achievements of high vaccination coverages; elimination of some neglected diseases in some countries; preparedness for some emerging diseases such as Ebola, Zika and Chikungunya; and expedited emergency preparedness for natural disasters, among others. She referred to the work on Noncommunicable Diseases (NCD) and the incorporation of drugs for these diseases into the Strategic Fund. She mentioned as successes the Mais Medicos Program in Brazil, the implementation of PMIS, the addition of subregional and specific (maternal mortality) advisor posts, and she emphasized the need to continue working with civil society and other sectors. Other subject areas mentioned included antimicrobial resistance, migration, neglected populations and the holding in Ecuador the 40th anniversary commemoration of the Alma Ata meeting. As per her report, the Organization needs to be more adept at forecasting so a Health Intelligence Department has been created. She ended by thanking retirees for having contributed to forging the Organization's foundations and achieving its goals, in their capacities as staff members.

AFSM Website and Communication System (Antonio Hernández)

The AFSM website has been revitalized and Antonio presented figures on the total number of retirees, number of AFSM members, people with valid e-mail addresses, etc. This work is ongoing and the goal is to have a "clean" list of member addresses. Germán asked those who are not receiving AFSM communications please ensure that AFSM is in their contact list so that messages are not routed to their Spam folders.

News on Staff Health Insurance (Xavier Puente and SHI staff)

Xavier Puente, Director of Financial Resources Management, started his presentation by asserting that the goal in selecting the provider that will administer the health insurance plan starting sometime in 2018 is to get better service at a lower cost. He informed us that WHO is moving to a new SHI system establishing a portal where retirees will be able to submit their claims. PAHO's objective is to join this new system, except for those retirees who reside in the US. The latter will continue to be served by a third-party contractor (presently AETNA). To accomplish this, two pilot tests will be conducted at country level during the first quarter of 2018. Retirees with no computer access will be able to continue submitting their claims in their usual way. Giovanna Martínez, Chief Health Insurance Unit, referred to case management as a measure of cost containment and getting the best medical services. Omarys Nieves, SHI Officer in charge of retirees, requested retirees residing in the US and joining Medicare, to send her a copy of their medical card to coordinate benefits with AETNA.

Report of Staff Health Insurance Committee (Carol Collado)

Carol provided a clear example (diabetes) of how a case management process can work in favor of the retirees. On the subject of members being reimbursed for their Medicare Part B premium costs, she described what AFSM has been doing for the last 7 years, preparing and presenting information to PAHO's Management to justify reimbursement. Last year this matter went to the Global Oversight Committee (GOC) but was not approved. However, there is presently another study underway by AON Hewitt Auditors, due mid-2018, which will further examine the possibilities. She also briefly explained the duties of the two committees established at WHO, the Global Oversight Committee (GOC) and the Global Standing Committee (GSC). PAHO is the only region to retain a Surveillance Committee, now known as a Sub-committee of the Global Standing Committee.

News about UNJSPF (Germán Perdomo)

Germán made his presentation by navigating the Pension Fund website. He reminded all participants that they will need to have their Unique Identification Number (UID) to access their information. He showed key sections such as non-receipt of payment, how to report the death of a beneficiary, how to request the Statement of Benefits for tax purposes and others.

2018 International Reunion (Enrique Fefer)

Enrique informed us that a 3-4 night cruise is being considered during the second half of October, a time that it is off-season for hurricanes and costs are lower. For instance, a 2-person cabin could cost about US\$1,000 for the whole cruise, all meals included. Each participant would have to select his/her flight and defray the cost plus any lodging before and/or after the cruise. AFSM will provide a list of hotels once a decision is made on whether the cruise will leave from Miami or Fort Lauderdale.

Credit Union Presentation (Miguel Boluda and Patricia Ilijic)

Miguel Boluda, CEO, presented the Credit Union as in good financial condition. He informed us about what the Credit Union is doing regarding complaints of phone calls not being answered by staff. He also advised all participants that the Credit Union smartphone and tablet applications will stop working on 16 January 2018, stressing the need to download a new app from the Apple or Play store. He closed his session with a raffle of several hundred US dollars, and by saying that the year-end-bonus will be more generous than in previous years.

The meeting was adjourned at 1:35 pm.

Right after the closing of the meeting, the participants gathered for a light lunch. This was an excellent opportunity for members to exchange ideas, experiences, and activities in which they are involved, as well as other issues related to life during retirement. **N**



Staff Health Insurance and Pension Update

By Carol Collado



Staff Health Insurance

Wishing everyone the very best for 2018: health, happiness and success in all your ventures!

The year starts with a lot new in the Staff Health Insurance (SHI) field. First and foremost, there are new Rules in place. They will be sent from Geneva by email to all those who have registered their emails with the SHI. If you have not yet done so, I encourage you to register now so that you will always have the latest information as soon as possible¹. A printed copy of the new Rules will also be mailed, although that process will take some additional time. We have posted the 2018 Rules on the AFSM website: <https://www.afsmpaho.com/> in both English and Spanish. In addition, you will find recently posted on our website the following SHI documents: contribution rates, hospital costs, and other important documents to be reviewed.

The great majority of the changes in the Rules are to clarify the intent or to provide additional benefits. Please recognize that our health insurance is among the best in the world, both in benefits and in related costs. Having said that, as a self-insured plan, we are always maintaining a balance between benefits and costs. Therefore, for those of us in high cost areas, some containment of the expenses is necessary. As of July 2018, the cost containment measures identified in the 2017 Rules will take effect for those living in the US. Please read the new Rules to assure your understanding. There has been an 18-month delay in the implementation so that people can adapt. One important feature is that out-of-network providers will no longer be reimbursed at 80% of their total bill; rather the reimbursement will be based upon identified costs per zip code (more to come on this as we get closer to the date). Case management will also be introduced for some situations.

The new system of online handling of claims submission is on-track for its implementation in the countries and so far, we have heard that most people have been satisfied with its convenience and rapid results. Since the USA filing is through Aetna, it will not be available there.

The study on the Long-Term Care issue has entered a new phase. The consultant outlined a series of possible solutions and options for the Global Oversight Committee (GOC) to

¹For those who wish to authorize SHI to send emails, you can let them know with a message to: shi.retrep@gmail.com

consider. These have now been referred to the actuaries for an expert opinion on the medium to long term financial impact. We have hopes that there will be news on that front in 2018.

Again, for those in the US, the RFP process for the administrators of our health insurance is coming to an end and we should be announcing the results soon. It has been a long very detailed process in which the team (Geneva SHI, Washington Finance, Procurement and SHI personnel) has been involved with the vendor representatives to obtain the very best possible agreement for you. I think you will be pleased with the results.

For those residing in the US, WHO continues to inquire about the possible reimbursement of Medicare Part B premiums, the decision of the governing bodies for SHI has been to restudy the question to judge its savings and viability. In this, we need your help. Among the documents uploaded to the AFSM website is a survey to be completed and sent back to SHI. **It is Critically important that all eligible persons answer this questionnaire even if you have decided not to use Medicare.** There will be several ways to respond: SHI Washington will be sending the forms to all considered eligible and these can be returned by email, mail or fax to them or you can obtain the form from the AFSM website (www.afsmpaho.com) where you will need to print the one-page survey, fill it in and sign it, and either scan it in and fax it (202-974-3715), or email it to Omarys Nieves at: nieveso@paho.org or mail it to:

**Pan American Health Organization
525 23rd Street, N.W.
Washington, D.C. 20037
Attention: FRM/SHI - Omarys Nieves**

Only then can we create a bona fide profile to make good decisions for our future and that of our Insurance.

Pension

The UNJSPF starts out the year with the good news that the backlogs on pension payments have all but disappeared.

In mid-January, the Federation of Associations of Former International Civil Servants (FAFICS), through the UNJSPF, sent a letter bringing the participants up-to-date on the executive board meeting and other concerns. It contains pertinent information on the budget and some controversies around the governance system of the pension system. We have covered some of this in previous information shared with AFSM members, but it is always good to review and understand the most current information, since on several different occasions our members have been subject to misinformation. **N**

Health Tips

Health and Exercise: Longevity and Independence

By Martha Peláez and Gloria A. Coe



In 1953, Scottish epidemiologist Jeremiah Morris published an article establishing the importance of physical activity to health¹. Morris' large scale rigorous survey compared drivers with conductors on London's double-decker red buses. These men had similar social backgrounds and status. The only substantial difference between the driver and the conductor was physical exercise: the driver sat while the conductor took tickets and helped passengers to their seats. Morris spent hours on the buses measuring the differences in their physical activity. His data established that drivers were seated 90% of their shift while conductors climbed up and down stairs, from 500 to 750 steps each day. Subsequently, Morris compared their uniforms and found trouser waist sizes of the drivers were considerably larger. Through the recently established British National Health Service, Morris was able to review their medical records and found the sedentary drivers were almost twice as likely as the conductors to die of a sudden heart attack. In 2009, the Financial Times identified Morris as "the man who invented exercise".



During the past 65 years, thousands of research studies confirm Morris' conclusion: **the benefits of a physically active lifestyle are far-reaching and robust**².

An article published in the 16 December 2017 Lancet³ studied the association of physical activity with both reduced mortality and the risk of cardiovascular disease. The report, based on a cohort of 130,843 participants from seventeen countries⁴, including 4 low-income and 7 middle-income countries, emphasized that **physical activity lowers all causes of mortality as well as deaths caused by cardiovascular disease through such events as heart attacks, strokes and heart failures**.

PHYSICAL ACTIVITY (PA) AND HEALTHY AGING: EVIDENCE

¹ Morris JN, Heady JA, Raffle PA, Roberts CG, Parks JW. Coronary Heart Disease and Physical Activity of Work. Lancet 1953 262:1111-20: <http://www.epi.umn.edu/cvdepi/study-synopsis/london-transport-workers-study/>

² NIH/NIA Please see in English: <https://www.nia.nih.gov/site-search/exercise>;
en Español: <https://www.nia.nih.gov/health/espanol/temas>.

CDC Please see in English: <https://www.cdc.gov/aging/aginginfo/index.htm>;
en Español: <https://www.cdc.gov/spanish/especialescdc/ejerciciofisico/>

³ Lear SA, Hu W, Ramgarran S, et al. The effect of physical activity on mortality and cardiovascular disease in 130,000 people from 17 high-income, middle-income, and low-income countries: the PURE study. Lancet 2017 390:2643-2654.

[http://www.thelancet.com/pdfs/journals/lancet/PIIS0140-6736\(17\)31634-3.pdf](http://www.thelancet.com/pdfs/journals/lancet/PIIS0140-6736(17)31634-3.pdf)

⁴ Countries of the Western Hemisphere are Argentina, Brazil, Canada, Chile, Colombia. The Chilean study by Celis-Morales C, Salas C, Álvarez C, et al. Un mayor nivel de actividad física se asocia a una menor prevalencia de factores de riesgo cardiovascular en Chile: resultados de la Encuesta Nacional de Salud 2009-2010, Rev. méd. Chile 2015 143 (11):1435-1443.
http://www.scielo.cl/scielo.php?script=sci_arttext&pid=S0034-98872015001100009

An article updating the evidence for physical activity for older persons was recently published in *Gerontologist*, a Journal of the American Society of Gerontology and Geriatrics. The article reviews the epidemiological evidence, prevalence, and interventions to promote ‘Active Aging’⁵

Range of PA health benefits specifically for older adults



In spite of this evidence, the proportion of older adults meeting the WHO recommended levels of physical activity are very low around the world. WHO’s *Study on Global Ageing and Adult Health* (SAGE, 2007-2010) estimates people meeting the 150 minutes/week guideline declined with age. By the age of 80, less than half the people around the world meet these guidelines. In terms of benefit, the older we are – the greater the benefit of physical activity.

Living with chronic health conditions or chronic pain may be a challenge or barrier to staying active. Nevertheless, based on research, physical exercise and being physically active may be the best things to do to help improve chronic health conditions.⁶

It is generally suggested that older adults with chronic health conditions obtain recommendations from their physician concerning how often and at what intensity to exercise. Nevertheless, as mentioned in the July 2017 AFSM Newsletter article

⁵ Updating the Evidence for Physical Activity: Summative Reviews of the Epidemiological Evidence, Prevalence, and Interventions to Promote “Active Aging”. *Gerontologist*. 2016;56(Suppl_2): S268-S280. https://academic.oup.com/gerontologist/article/56/Suppl_2/S268/2605323

⁶ <https://www.mayoclinic.org/healthy-lifestyle/fitness/in-depth/exercise-and-chronic-disease/art-20046049>

Transforming Medicine to Promote Healthy Lifestyles, US physicians are hesitant to counsel patients about lifestyle interventions due to the absence of lifestyle core competencies in US medical curricula.⁷ Therefore, following WHO physical activity guidelines is the best thing we can do. Inactivity is a greater risk for health than activity.⁸

FOUR KINDS OF PHYSICAL ACTIVITIES AND GOALS⁹

Exercise and physical activity fall into four basic categories – endurance or aerobic, strength, flexibility, and balance. Ideally, the older adult should develop an exercise program that includes a mix of each of the basic categories. It is essential for the older adult to do enough of each category of exercise. This plan is not only more effective, it also reduces the boredom of ‘always’ doing the same thing and provides a more rounded protection against falls and risk of injury. Most people, however, tend to focus on one activity – for example, walking or swimming. Goals for each type of exercise are based on the WHO Physical Activity Guidelines. Each person should start where he/she is; one could be doing 1 minute of exercise for each hour one is awake, and gradually move closer to the WHO recommended goals.

1- ENDURANCE OR AEROBIC

Endurance or aerobic exercises are activities that increase breathing and heart rate. They keep the heart, lungs, and circulatory system healthy and improve overall fitness. Building endurance makes it easier to carry out many of our everyday activities. **Goal:** Participate in moderate aerobic activities 30 to 40 minutes, 3 to 5 days a week. The goal is 150 minutes per week total. When exercising at a moderate level, one should be able to talk comfortably while doing the activity.

2- STRENGTH

Strengthening exercises make your muscles stronger by working them harder, usually done with weights or against resistance; this also helps with balance and coordination. These exercises help us stay independent and able to carry out everyday activities, such as climbing stairs and carrying groceries. **Goal:** Perform 8-10 strengthening exercises, 2 to 3 days a week. Start with no more than 5 repetitions of each exercise and slowly increase over 2 weeks to 10 repetitions. It's best not to do strengthening exercises every day – a day in between gives the muscles and joints time to adapt and strengthen.

3- FLEXIBILITY

Flexibility exercises stretch or loosen muscles and joints. They help to improve balance and coordination and to prepare the body for other types of exercise or activity. **Goal:** Exercise for 10 minutes without stopping -these exercises are done slowly- holding each stretch for a few seconds and breathing to relax as you stretch. These can be done daily and as a warm-up for endurance or aerobic activities.

⁷ https://docs.wixstatic.com/ugd/6814f4_07f568ecbf0c4e47bbd4d6d6af5676eb.pdf

⁸ <http://www.who.int/dietphysicalactivity/physical-activity-recommendations-65years.pdf>

⁹ <https://go4life.nia.nih.gov/4-types-exercise>

4- BALANCE

These exercises help prevent falls. Many lower-body strength exercises also improve balance. Tai-Chi is proven to improve balance. **Goal:** practice tai-chi moves 2 to 3 times a week for at least 4 months.

In summary: The goal is to do all four types of exercises — endurance, balance, flexibility, and strength. Try to do strength exercises for all of your major muscle groups on 2 or more days a week, but don't do strength exercises of the same muscle group 2 days in a row. Mix up the types of exercises to avoid boredom.

RESOURCES

This section provides a number of on-line resources and ideas for anyone who wants to start physical activities and exercises to prevent loss of function as we age. Each of the following sites are highly recommended for anyone who is contemplating starting a new exercise plan, has specific conditions such as arthritis, or is frail.

1. **Go4Life** from the National Institute on Aging at NIH (<https://go4life.nia.nih.gov/>). Go4Life has a lot of free stuff you can request, exercise guide book and audiobook, activity videos for learning new exercises, tools to keep track of your goals, motivational chats, etc. Some of the resources are available in Spanish.
2. **Arthritis Foundation** (<http://www.arthritis.org/living-with-arthritis/exercise/>). Exercising and living well with arthritis requires matching your activities to your arthritis management goals. This site provides arthritis-friendly exercise videos and workouts as well as resources in both English and Spanish.
3. **TaiChi for Health Institute** (<https://taichiforhealthinstitute.org/>). TaiChi for health is the creation of Dr. Paul Lam, a family physician in Sydney. TaiChi for Arthritis and Falls Prevention is an evidence-based program that has proven effective in several clinical trials. The site has a number of videos to introduce you to the work of Dr. Lam and to TaiChi. The online lessons have a modest cost.
4. **Human Kinetics: Active Living Every Day** (<http://www.activeliving.info/take-class.cfm>) Active Living Every Day is “like no exercise class you’ve ever been to.” In fact, you won’t exercise... instead you will learn ways to be active every day while meeting the four goals of a physical activities plan. Ideally, you would want to participate in an Active Living Every Day workshop but if one is not available where you are, you can buy the book and guide yourself through each of the behavior-change lessons while you find yourself changing your daily routines to live better.
5. **National Council on Aging: National Falls Prevention Resource Center** (<https://www.ncoa.org/center-for-healthy-aging/falls-resource-center/>)
The number 1 prevention strategy for reducing risk of falls is exercise and physical activity. The National Falls Prevention Resource Center has a number of resources for individuals who are inactive because of fear of falling and provides links to evidence-based programs available in many communities.

6. **Otago Exercise Program:** to prevent falls in older adults.

(<https://www.acc.co.nz/assets/injury-prevention/acc1162-otago-exercise-manual.pdf>).

This is a home-based, individually tailored strength and balance retraining program for frail older persons. The program is the result of many years of research funded by the Health Research Council of New Zealand. The program has been evaluated in both research and routine healthcare services in people aged 65 to 97 living at home. The Otago exercise manual is free. On-line training classes for using the Otago exercise program are available at the Carolina Geriatric Education Center (<https://www.med.unc.edu/aging/cgec/exercise-program>)

Pick a time. Pick a place. Make a plan and move more!

It is easier said than done... but go back to the last PAHO AFSM newsletter and read about self-management and how to replace one habit with another. Before you start, conduct your personal time study. How do you spend your time? By looking at how you spend your time, you'll be able to identify opportunities for change or opportunities for improvement. Select one typical weekday and one typical weekend day over the next week. Create a time journal for each day. A time journal includes the following columns:

Time slot	Tasks/activities	Physically active?	
		Yes	No

At the end of the day, add up the minutes you were physically active and inactive. Decide what you want to change and make an action plan for a week. The action plan may include doing things differently or reviewing resources in your community or resources online and deciding how you want to change the ratio of active/inactive time in your day! **N**

Happy New Year!

ARAIO Meeting

By Hernán Rosenberg



On 24 October 2017 the Association of Retired Associations of International Organizations (ARAIO) met. AFSM was represented by Enrique Fefer, Antonio Hernández and Hernán Rosenberg. Our President Emeritus, Nancy Berinstein also attended. The meeting was held in the excellent rooms of the Inter-American Development Bank (IDB), and, in addition to the hosts, associations of the World Bank, the OAS, the International Monetary Fund, the European Development Bank and its Asian counterpart participated. The Association of Former International Civil Servants (AFICS) also sent representatives to the event.

PAHO's AFSM has been a member of the group since its inception 5 years ago. The meetings serve as a point of encounter between associations to compare issues of common interest. For example, PAHO is the only one of the international agencies that does not make it obligatory for former staff members, residing in the United States, to join Medicare, the national health system in the US for those over 65 years of age, and that does not reimburse the costs of the participants, even though the insurance savings are significant. The exchange in ARAIO has facilitated the discussion in PAHO's governing bodies, although the issue has not yet been resolved. The presidents of ARAIO also meet twice a year to follow up on its proposals.



In the discussions, more effective ways to establish links were reviewed, especially through the possibility that members can participate in activities of other associations, such as cruises, trips or interest groups around professional or general topics of interest.

A major change in the format of the meeting was that, for the first time, 2 speakers from specialized entities were invited: the Jewish Council for Aging and the District of Columbia Aging Coordination. Both presentations were very well received, and there was consensus that the issue of the older but active population is of general interest. There was also an agreement to incorporate external presentations of interest in future meetings. It was stressed that the Associations should support the participation of their members in activities in the communities in which they live.

The above is of particular interest because the identification of the external speakers was achieved through a request from ARAIO to AFSM. Our member Martha Peláez was the one who guided the process, and ARAIO gave credit to AFSM.

We will continue our relationship with our sister agencies, and we hope that further cross-cooperative arrangements will materialize, thereby expanding the opportunities and range of activities and contact for the entire membership. **N**



MOBILE AND ONLINE BANKING HAVE BEEN UPDATED

A few updates have come to Online Banking and the Mobile Banking App. New features include an easier way to deposit checks, Touch ID to login to Mobile Banking, and a quick balance feature.

FREQUENTLY ASKED QUESTIONS (FAQS)

WHEN DO THE CHANGES TAKE EFFECT?

Online Banking and the Mobile Banking App updates will go live on January 16, 2018.

WHAT IS CHANGING IN ONLINE BANKING?

The big change is with the URL where Online Banking is located. On January 16, 2018 the Online Banking URL will change. Go to the homepage of pahofcu.org to get to the new login page. If you have Online Banking bookmarked in your browser, you'll need to update to the new site. Other changes in Online Banking affect the look and feel of the service.

WHAT CAN I EXPECT LOGGING INTO ONLINE BANKING FOR THE FIRST TIME?

When you log in for the first time, you'll be asked to select and answer new security questions.

WHERE DO I FIND THE NEW APP?

Download the new app at your smartphone app store. It's a free download for iOS and Android.

HOW DO I LOGIN TO THE NEW ONLINE BANKING?

Nothing has changed. You can login as usual to Online Banking with your current Username and Password.

WHAT IS CHANGING IN THE MOBILE BANKING APP?

The current app is being replaced by a new one. On January 16, 2018, the current app will no longer work.

- Download the new app before January 16, 2018.
- Login by using your current Online Banking Username and Password.

Other changes include: improvements to mobile deposit, a quick balance feature, and the ability to use your smartphone's Touch ID to login to Mobile Banking.

HOW DO I LOGIN TO THE NEW MOBILE BANKING APP?

You will no longer use your account number as the Username when logging into Mobile Banking. Instead, you must use your current Online Banking Username and Password to login to the app.

SHOULD I DELETE THE OLD MOBILE BANKING APP?

Yes. Once you have successfully downloaded and logged into the new Mobile Banking App, you should delete the old one to avoid confusion and because it will be retired on January 16, 2018.

Get the New Mobile Banking App:

<https://www.pahofcu.org/app-and-olb-updates>

Update your Online Banking bookmark:

<https://paho.ns3web.org/>

Our Association's Elections

By Hernán Rosenberg



As we all know, the AFSM Board of Directors is partially renewed every year. The elected members serve for a period of three years. In December 2017, elections were held. This year it was necessary to renew three seats, for which the process described below was carried out. **Carol Collado, Hortensia Saginor and José Ramiro Cruz** were nominated and elected to fill these vacancies. Welcome (some back) to the Board!

We would like to report on the process itself since we utilized a new voting procedure, one that was adopted to ensure the full participation of all members, regardless of their place of residence. In the past, only the members present at the General Meeting, or those who had formally given their proxy vote to someone present, could vote. Obviously, this limited the participation of people who were not physically present at the Meeting and made participation in the elections impossible for almost all those residing outside of Washington or the United States.

Additionally, the nomination system was reformed. Candidates must now register two months in advance and present their platform to voters before the election. Candidates are no longer accepted by proclamation in the General Meeting, since people who are not present cannot give any opinion about them.

To achieve the dual objective of including everyone in the voting process and to disseminate information about the candidates in advance, an electronic mechanism is being used to share information as well as to permit voting.

The results have been very encouraging. Although there were only 3 candidates for the 3 positions, the election almost tripled the number of voters (to 127) compared to previous elections. This time, about two-thirds of the votes came from outside the Washington area. The position and statements of the candidates were also circulated, as appropriate. So, in view of all this, the new election procedure was considered to be a success.

But more remains to be done. The 127 voters correspond to 45% of the members who opened the correspondence. That is, 55% are people who, having read and analyzed the candidatures, decided not to vote. On the other hand, the 231 people that opened the correspondence represent 46% of the 505 that were contacted electronically. The question is: do we have the right address? And if so, why, if they opened the messages, did they not want to continue participating?

Finally, respecting the wishes of the few who have not registered their emails, ninety-six letters were sent with the vote. Only 4 returned their votes by ordinary mail (1 included the email address).

The foregoing indicates that electronic communication is reaching the vast majority of our members. But either if you yourself are one of the non-participants or if you know someone who is, we would be grateful if you would contact us to help us to understand the reasons for not participating or to adjust your data in order to be enable you to participate in the next elections and quickly and efficiently receive electronically other relevant information to former staff.

The Elections Committee invites you to comment, and better yet, to participate in future processes, in order to progressively incorporate all our members wherever they may be. **N**

Welcome to new AFSM members

From USA

Rocinta Chandler
Luís Augusto Galvão
Maria Eugenia Gutiérrez
Liliana Ostria
Linda Pereira

From Colombia

Gladys Cecilia Ruiz

Where are they now?

“Now that I am retired”

By Manuel Kulfas



First of all, I would like to thank and express the surprise and then the satisfaction engendered by the invitation to share my experiences as a retired PAHO staff. I started working with PAHO in 1973, as a short-term consultant in Colombia, and I retired in 1992, also in Colombia, after having been part of different veterinary public health projects in Brazil and Argentina, and in health services administration in Brazil and Colombia, sites of my last assignments.

Upon entering this new phase of life, I considered that I had completed a very interesting stage and that now I was offered opportunities to accomplish projects that motivated and satisfied different needs, as described by Maslow¹.

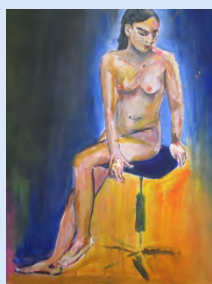
Therefore, I decided to focus on 3 aspects: firstly, **family life**; secondly, continue to **contribute professionally**, although at a less accelerated pace; and thirdly, satisfy **personal enrichment** needs. Indeed, the return to my country, Argentina, with my dear Clara, meant, on the one hand, family reunion because in the last years of PAHO, my two daughters had stayed in Buenos Aires, the eldest one, Laura - architect - working, and Nancy, the youngest, completing her Bachelor of Science in Communication. Additionally, after having spent so many years abroad, we somehow lost close contact with our parents, siblings and other relatives.



The family nucleus was strengthened because we returned to a less urban area. A few days after our arrival there was a terrorist attack that destroyed the Israeli Embassy where Laura worked part-time. That day she decided to have lunch at home with us, which saved her life. Nancy has been residing in the United States with her husband Diego since 2010. Every year Clara and I went to visit her until Clara died, in December 2013, after a long and sad illness. Since then, I have traveled every year to meet Nancy, my son-in-law and his family, with the exception of last year due to surgery for a total hip replacement. I hope to resume visits and activities that require travel this year.

From the professional point of view, I felt the need to remain current and to share my rich experiences by continuing to contribute in the education field at the institution where I had previously worked, at the School of Public Health of the Faculty of Medicine at the University of Buenos Aires. I subsequently added other graduate and postgraduate teaching activities at this institution, as well as at the Favaloro University, the Federal

¹ Abraham Maslow was an American psychologist that proposed a theory of “hierarchy of needs” in a paper *A Theory of Human Motivation*, in 1943.

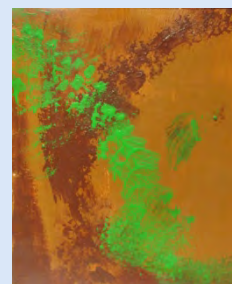


Police University Institute, provincial agencies and, among other professional associations, the Municipal Physicians of the City of Buenos Aires, where I continue to co-direct a Course on Hospital Administration and Management. I have also participated in teaching and consulting in the area of hospital administration in several Argentine provinces.

Last year I was re-elected to be a member of the AFICS Board of Directors and elected as Treasurer of the recently created Argentine Association of Public Health.

Since our return to Buenos Aires, Clara renewed and enriched her artistic activities, because in addition to her professional training at the then Conservatorio Nacional de Música López Buchardo (now National University of the Arts), she dedicated herself to enriching her knowledge in Fine Arts and applying it as Coordinator of the Art Group in the International Association of Women in Argentina, where she also served on its Board of Directors.

Clara's activities stimulated my personal need to accompany her in taking theoretical courses in Art History and to visit museums and studios of recognized artists. But, in 2002 I became interested in being an artist and until 2013 I worked in Rosemary Gerdes's wood carving workshop. Additionally, I went to the painting workshops of plastic artists and teachers such as Ariel Mlynarczewicz, Ernesto Pesce and Jorge González Perrin, with whom I continue to study today. I have participated in different group exhibitions, several of which have been a source of very special satisfaction because they are part of the "Art as a solidarity tool" project, for which we have donated paintings for hospital waiting rooms in several cities in the country, and provided monitors for the control of vital signs in neonatology, through the sale of a book that reproduces the works of the members of the Project; it was edited expressly for this purpose.



My other activities include renewing my hobbies: philately (stamp collecting) (Argentina and Brazil) and numismatics (coin collecting) (Argentina and USA); and meeting with groups of friends to discuss diverse topics, from the most trivial to those that often involve the need to study: as an example, Kurzweil and the reports of the Singularity University as well as conceptual developments in sociology, politics, philosophy, etc. And of course, attend concerts, read, travel, photograph ...

I want to end this story with a deep regret of not being able to share these enjoyments with my dear Clara, the person with whom I shared 52 years. I also want to especially recognize that I am very happy with the love I share with my daughters Laura and Nancy.

Dear colleagues and friends of the Association, I send you my best wishes now that we are in the first days of this year 2018 and I hope THAT ALL YOUR DREAMS ARE FULFILLED!!!

Thank you very much for the recognition and I look forward to seeing you soon.
Manuel **N**



SAVE THE DATE
INTERNATIONAL REUNION WILL BE A CARIBBEAN
CRUISE

FROM 5 TO 9 NOVEMBER 2018

Join us for a 4-night Caribbean cruise on the Carnival Victory ship, departing Miami, at 4 PM on 5 November and returning to Miami, at 8 AM on 9 November. We will have a morning in Key West, US and a full afternoon and evening at Cozumel, Mexico. The ship was refurbished in 2015 and has a theater, library, spa and fitness center. Prices range from US\$373.05 (inside cabin), US\$423.05 (ocean view), and US\$513.05 (balcony) or US\$697.05 (suite). Prices include all Taxes & Port Fees and Gratuities, as well as all meals. Rates are per person, double occupancy (Single or Triple occupancy rates are available upon request) and are subject to change. A US\$150.00 per person deposit will lock in your price and final payment is due by August, though registrations can be made up to one week before sailing depending upon availability.

If you would like to join us, please sign up with your deposit now to assure the best price by going to www.goexoticvacations.com/group/AFSM Password: AFSM or www.exoticvacations.com Password: AFSM.

Letter from AFSM Geneva



The Executive Committee of AFSM Geneva was delighted that WHO DG, Dr. Tedros was able to attend the annual General Assembly and even more so to hear that he would like to strengthen collaboration with former staff and would welcome their contributions to the achievement of WHO's objectives. As a follow-up to this statement, the AFSM Geneva President and Vice-President met with Dr. Tedros on 14 December 2017. He welcomed them warmly and without hesitation approved their proposal to create a pool of former WHO staff who could and would be willing to contribute to WHO's objectives. The outcome of this meeting led to the January letter below. The AFSM is very grateful that SHI responded favorably to the request for the letter be sent out to all former staff who are Geneva SHI participants.



ASSOCIATION OF FORMER WHO STAFF MEMBERS ASSOCIATION DES ANCIENS DE L'OMS

January 2018

A message from the Association of Former WHO Staff Members (AFSM)

Dear Colleagues,

This message is intended for all former WHO staff and is written at the suggestion of Dr Tedros Adhanom Gebreyesus, Director-General.

The WHO Staff Health Insurance (SHI) has kindly and exceptionally authorized us to send this message to you with the distribution of its own documents. Please note that, unless you are already a member of our Association, we do not know your address and will only find out your contact details if you answer this message.

We were delighted that Dr Tedros, our new Director-General, was able to attend our AFSM General Assembly on 5 October 2017. In his address to the participants, he emphasized that all former staff remain part of the WHO family and would be welcome to contribute to the achievement of WHO's objectives. He specifically asked the AFSM to propose arrangements whereby *we could work together, help each other and remain one family*.

The idea of the DG, as we understand it, is not necessarily to offer paid assignments but to create a pool of former WHO staff who could and would be willing to contribute to the objectives of WHO, notably those outlined in the 13th General Programme of Work which is currently under development.

http://apps.who.int/gb/ebwha/pdf_files/EBSS4/EBSS4_2-en.pdf

In parallel, the DG will inform his senior management of this initiative and seek their willingness to identify ways and means to use the experience and expertise of former WHO staff.

Such contributions could include for example:

- *Mentoring younger staff*
- *Being WHO champions in civil society*
- *Participating in meetings, giving presentations*
- *Reviewing documents and giving opinions*

As a first step, we are therefore calling on you to explore your preliminary interest in responding to this initiative of Dr Tedros.

This is the first time ever that a WHO Director-General demonstrates such an interest in using the experience and skills of former staff and we are honoured to be entrusted with such an assignment.

Should you be interested in this proposal, please contact us, preferably by email and we will then provide you with more details.

With best wishes,

Dr Jean-Paul Menu
on behalf of the Executive Committee of the Association of Former WHO Staff Members

Informational Seminar for Former PAHO Staff in Brazil Collaboration between PAHO and AFSM

*By Cesar Vieira
(AFSM and AAFIB)*



On 3 October 2017 a meeting was held in Brazil, organized and promoted by the PAHO/WHO Office in Brazil. 32 retirees attended, some of whom were accompanied by their families. Additionally, the WEBEX system facilitated the virtual participation by other retirees residing in Brazil as well as presentation by staff from PAHO Headquarters in Washington, the PAHO/WHO Credit Union and the PAHO/WHO AFSM. Below are the names of the speakers and a

summary of their respective presentations, as well as questions raised by the participants and the respective clarifications.

1) Maria Angélica Gomes (PAHO Brazil Human Resources Advisor, Coordinator of the Local PAHO Staff Association in Brazil and the meeting of retirees) and Rodrigo Monroy (Administrator for PAHO in Brazil) greeted the participants and presented the event's objectives and agenda.

2) Giovanni Quaglia (President of the Association of Former International Staff in Brazil, AAFIB) reported that AAFIB, whose headquarters are in Brasilia, has 150 of the 539 pensioners of the United Nations Joint Pension Fund residing in Brazil. She also repeated the invitation to the AFSM Chapter in Brazil to develop a cooperative relationship with AAFIB.

3) Cesar Vieira (PAHO/WHO retiree, member of both AFSM and AAFIB) also insisted on the mutual importance of a more active collaboration between these two associations of retirees. Several PAHO/WHO retirees -Paulo Cezar Pinto and Henri Jouval, as well as others from Panaftosa- are also members of AAFIB. He stressed that the UN institutions have a single pension fund while there are about 23 different health insurance plans.

4) Soledad Casals (Branch Manager of the PAHO/WHO Federal Credit Union in Washington) presented a summary of the services that the Credit Union offers to retirees as well as to the active employees of the Organization.

5) Andrea Robles (Member of PAHO's Compensation and Entitlements Team of Human Resources Management in Washington) reported on the operations of the United Nations Joint Staff Pension Fund, for the benefit of retirees. He also

mentioned the documents and information that the family members must submit to the Fund, in the event of the death of the retiree.

6) Vivian Huizenga and Omarys Nieves (from the PAHO Staff Health Insurance Office in Washington) updated the participants regarding the coverage of services and the requests for reimbursement of corresponding expenses, which continue to be made through the PAHO Offices in Brazil and Panama. They reported that a new electronic reimbursement request system should start operating in the coming months.

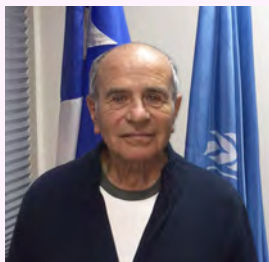
7) Germán Perdomo (AFSM President) reiterated the need to operationalize the AFSM Chapter in Brazil, whose bylaws have been approved by the AFSM Board of Directors. He also mentioned the operational rules of the United Nations Joint Pension Fund, especially in the case of the death of retirees or their beneficiaries. He extended the availability of AFSM to support retirees and their families regarding any doubt about their rights and obligations. And he insisted that retirees visit the website of the Association at www.afsmpaho.com.

8) Joaquín Molina (PAHO/WHO Representative in Brazil) made a presentation on the current structure of the Representation, composed of seven technical/administrative units in charge of the different fields of cooperation with the country. Each unit is comprised of an international advisor, a team of national consultants, an administrative manager and several support staff. The annual budget of the Representation is currently close to US \$1.2 billion, allocated to these seven units according to the respective work programs. Much of these resources are provided by cooperation agreements with the Brazilian Government. The "More Doctors" Program, which employs around 8,500 doctors for the Family Health Program, receives the largest proportion of this budget. The Representation currently has a team composed of some 200 technical, administrative and support staff. These officials benefit from various health, wellness and physical activity programs, taking advantage of the office's facilities and its pedestrian walkways. Yoga, pilates, dance and massage sessions are also held, as well as parties and celebrations of special dates. The Representative invited retirees to participate in these programs and activities.

After these presentations, the meeting was closed, and the participants were invited to participate in an appetizing and congenial lunch on the first floor of the Representation, surrounded by its gardens. **N**

AFSM Chile Chapter

By Alfredo Ballevona



On 9 November 2017, the end-of-year meeting of the AFSM Chile Chapter was held at the home of Alfredo Ballevona. It received the valuable participation and cooperation of Héctor Silva-Olivares and Raúl Penna, Norma Carvacho and Alfredo Ballevona. Other members of the Chapter excused themselves from attending, mainly for health reasons.

The meeting of this select group, as on previous occasions, was carried out with an interesting and supportive dynamic. The emphasis was on the following topics:

- 1.- Maintaining interest in continuing with the development of the Chilean Chapter in relation to health, solidarity and support to, and among, the Chapter members.
- 2.- Offering the Representatives of PAHO/WHO in Chile our support in technical, political and social aspects of the health field.

Related to the theme of Solidarity and Support, mention was made of the need to return to the theme of obtaining special treatment in the area of health care for both active PAHO staff and its retirees. With this in mind, a working group was created composed of professionals from the Area of Health and Administration, constituted by Héctor Silva-Olivares, Raúl Penna, and Alfredo Ballevona. The emphasis will be placed on the achievement of special treatment in one or more important private health clinics, among them, the German Clinic (Clínica Alemana) in Santiago de Chile. Héctor Silva assumed the responsibility to begin the investigations into links with the German Clinic and other Dental Health Centers.

We appreciate the participation and interest shown by Raúl Penna, who joined as a new member of the Chapter.

Our cordial greetings to our friends and colleagues of the rest of AFSM. **N**

In Memoriam

**DEATHS REPORTED IN 2017 and 2018
NOT PREVIOUSLY REPORTED**

Eleana Villanueva

23 November 2017

Janete Da Silva

9 February 2018

Things to Remember

Your opinion is important

The AFSM Board and committee coordinators would like to know about the needs of its members.

We might not be able to solve all your problems but we have resources that could be utilized. Also, we encourage your contributions to the Newsletter, either in the form of articles for publication or in comments about its contents.

To reach us, send us an email to:

perdomog@gmail.com

or collado@verizon.net

You can also write to:

AFSM c/o PAHO

525 23rd Street NW

Washington DC 20037-2895

Contact Information

Please refer to AFSM Directory and be certain that all your personal contact information is correct. Visit AFSM web site and find details on who to write to, depending on the matter you want to inquire about or inform us of. We also encourage you to provide us with updates of your address, email or telephone, if

there are changes, so that the Newsletter and other important information can be sent to you on time. Any changes or additions to your contact information should be sent, to **Antonio Hernández** by postal mail to PAHO Headquarters in Washington DC or, preferably, by email to: hernandezantonio@comcast.net

PAHO/WHO AFSM Web link:

<http://www.afsmpaho.com>, and to register please use your email address as your ID and as password use: **Paho1902!**

To become member of the Facebook page of AFSM

Go to: <http://www.facebook.com/groups/230159803692834/>



The Back Page

Board of Directors

Officers

Germán Perdomo ('18)
President
(703) 310-7013
perdomog@gmail.com

Carol Collado ('20)
Vice President
(301) 384-1212
collado@verizon.net

Gloria Morales ('18)
Secretary
(301) 649-5179
glorianic@gmail.com

Hortensia R. Saginor ('20)
Membership Officer
(301) 654-7482
isaginor@aol.com
hortensiasagi@gmail.com

Sylvia Schultz ('19)
Treasurer
(703) 273-7252
myfoothome@hotmail.com

Members-at-large

Marilyn Rice ('18)
(703) 426-8772
ricemarilyn2011@gmail.com

José Ramiro Cruz ('20)
(703) 729-0875
jcruz62004@aol.com

Hernán Rosenberg ('19)
(301) 983-5432
hernanrosenberg2@gmail.com

Enrique Fefer ('19)
(301) 340-6799
enriquefefer2@gmail.com

Honorary Members

Jaime Ayalde
President Emeritus
(301) 983-0569
jayalde@aol.com

Nancy Berinstein
President Emeritus
(301) 229-3162
nancy.berinstein@gmail.com

Note: The term of each member of the BOD expires in December of the year in parenthesis

Committees

Communications Committee

Coordinator – Antonio Hernández
Members –
Janet Khoddami, Hernán Rosenberg
Gloria Morales, Germán Perdomo,

Publications Committee

Coordinator and Editor-in-Chief –
Marilyn Rice
Members – Carol Collado, Jaime Ayalde,
Enrique Fefer, Gloria Morales, Germán
Perdomo, Hortensia Saginor, Hernán
Rosenberg, Antonio Hernández, Gloria
Coe, Patricia Ilijic

Outreach Committee

Coordinator – Germán Perdomo
Members –
Brazil: César Vieira
Chile: Alfredo Ballevena
USA: Amalia Castro, Carol Collado,
Hernán Rosenberg

Health Insurance and Pension Committee

Coordinator – Carol Collado
Members –
Gloria Morales, Nancy Berinstein, Jerry
Hanson, Haydée Olcese, Alfredo
Ballevena, Horacio Toro

External Relations Committee

Coordinator – Hernán Rosenberg
Members –
Carol Collado, Enrique Fefer

Elections Committee

Coordinator: Hernán Rosenberg
Members – Enrique Fefer, Antonio
Hernández, Sylvia Schultz

Membership Officer – Hortensia R. Saginor

Auditor – Fredy Burgos

Presidents of AFSM Country Chapters

Bolivia Chapter

Horacio Toro Ocampo, htoroocampo@yahoo.com

Brazil Chapter

César Vieira, cesarvieira@globo.com

Chile Chapter

Alfredo Ballevena, aballevena@gmail.com

Colombia Chapter

Carlos Hernán Daza, cardazah@hotmail.com