Annual Meeting of ARAIO,
November 14, 2025
AFSM, PAHO Report
Hernán Rosenberg, President AFSM/AMRO-PAHO

Since the new AFSM Board started in 2024, we have been concentrating on the Institutionalization of the Association both in the Region as well as globally, and the expansion of our work and service of our members, especially those outside of the Metro Washington area.

Introductory note

Uncertaining times started with the President of the United States of America announcing that he had given notice of withdrawing from the World Health Organization (WHO). The Pan American Health Organization (PAHO) budget has two components: a third of the total as the regional office of WHO (AMRO), and the other two thirds as the Health Agency of the Americas. The USA announcement might affect 20% of the third received from WHO.

More seriously, though, the USA is withholding 45 million $US from its contribution to PAHO, which is over 50% of its regular budget.

A. Institutionalization and External Relations

The overall process of institutionalization of the former staff association started with the formation of the Global Council of AFSM's. Dr. Tedros, the WHO Director General, invited the AFSM's to attend WHO's 75-year Council in 2023, and repeated the invitation in 2024. The DG's commitment to the institutionalization process is clear, as it is necessary to ensure that the voice of the former staff is represented in WHO's decisions and activities. In addition to these two in-person meetings, we have held several on-line ones, the next global AFSM meeting will take place next December 9. So far seven global meetings have taken place. As expected, SHI matters were a major issue, to the extent that a special meeting on the topic was held in 2025. We have kept ARAIO abreast of these developments. As the oldest regional association, AFSM has had a significant role in the dialogue with WHO (especially SHI), has hosted meetings, and has helped other AFSM's in formation or consolidation.

In our Region AFSM counts with a supportive regional Director. Under Dr. Barbosa's guidance, the MOU between AMRO/PAHO and AFSM was finally signed on October 4, 2024.

This major event resulted from particularly good relations with, and an excellent disposition from, the Regional Director. Evidence of recognition of AFSM took place several ways:

- AFSM was formally invited to attend the PAHO Governing Council in 2024 and 2025.
- Was also formally involved, and took part, in the “Walk for Health” a very well attended event in Washington on last September 28.
- AFSM has a role in the pre-retirement seminars by Human Resources of PAHO
- AFSM makes part of the task force looking to find health providers in the Americas who will accept the WHO card as payment guarantee, thus avoiding onerous requirements to post advance payments or credit cards by our members outside the USA. While this applies to active staff as well, many of our local members find it especially hard to follow this requirement, which results from providers being unaware of the WHO SHI or requiring an agreement to comply with it. As of now, pilots on such agreements are being held in Peru and Brazil to set up homogeneous treatment of all members, regardless of countries. We have also recommended that other countries look for such an agreement even before the pilot is finished.
- Most PAHO/WHO Country Representatives have identified a staff member to function as liaison with AFSM.
- PAHO continues working in the Healthy Longevity activities of PAHO. Several well-attended webinars on topics such as long-term care were held. While most of our activities are related to our living conditions -health insurance and pension- our involvement in healthy living is technical as well, as we are both creators and receivers of the activities in this topic. We encourage all ARAIO members to join in the webinars and other activities. Innovative ideas are encouraged.
- AFSM is making efforts to make sure that dialogue with the PAHO Administration is held, and joint programs of mutual interest are found and acted upon, including studies, meetings, and other relevant activities.
- PAHO/WHO AFSM is a full member and participant in ARAIO, the association that covers all Washington based retirees.

B. Membership Expansion

AFSM membership is open to all former PAHO and WHO employees, spouses and designated representatives. A lifetime membership for a family is 150 $US. The number of AFSM affiliated members as of today is 719.

AFSM continues its efforts to include members living outside of the Washington Metro area in our activities. The Outreach Committee as well as the Healthy aging committee ran specific surveys. They are meant to better understand our members, their wishes, and interests, as well as how they are facing a healthy long life. Our Newsletter runs a specific section on members’ aging and post-retirement activities. We also provide short messages as part of PAHO’s collection of experiences.

AFSM has focal points in nineteen countries and one in the Eastern Caribbean, who, in the context of the MOU, can now officially interact with the country office. The new institutional arrangement will formalize the Focal Point as the AFSM representative in the country, ease cooperation with the country office, and facilitate joint endeavors such as cross-referencing databases, especially when we are tasked by PAHO with locating retirees who have not presented their certificate of living to the UN Pension Fund.

Of special attention is that AFSM has focal points in Europe and in Florida and the Western USA. Although there are no PAHO/WHO Representatives associated with these regions, at least in Europe they have managed to have periodic virtual meetings. Managing the non-Washington USA members has proven to be more of a challenge.

Ideally, AFSM would like to have one or more chapters in each of the countries. That entails an organization with by-laws, officers, and other formal arrangements. But some countries do not have enough members to merit such a move, or members are not ready to do it, due to geographical dispersion. Thus, the Focal Points have been appointed to have our presence set up. AFSM has a highly active chapter in Colombia, and they held their yearly meeting last October 17 in which we took part remotely.

AFSM is constantly looking to engage members in all countries, because of this, AFSM participated in the annual workshop for future retirees that takes place in PAHO at the beginning of October, we informed them of the benefits that AFSM offers to its members, among others:

- ✔ Receive responses to concerns about: Benefits, health insurance, claims, Certificates of Entitlement, pension, Credit Union,
- ✔ Get updated information on SHI, UN Pension Fund, Newsletter, social meetings, contacts with other members, etc.
- ✔ Be represented, advocated, and defended in their rights and benefits,
- ✔ Having the right to be elected to the AFSM Board, become a country Focal Point on behalf of AFSM and take part in committee's activities,
- ✔ Participate in social activities through luncheons, outings, face to face and virtual communications. The annual luncheon took place on May 29, and more than fifty members attended,
- ✔ Participate in coaching sessions on technology to learn how to use Zoom, WhatsApp, others,
- ✔ Getting access to guidelines on planning and protecting assets, advance planning for passing away,
- ✔ Receiving preferential benefits and advice about monetary management from the PAHO/WHO Credit Union and taking part in Webinars.

C. General and constituent activities of the Association:

AFSM continues with its regular constituent activities, reaching out and helping the members -and sometimes non-members as well- in all matters relating to support needed.

Our Board meets regularly, and we hold zoom conferences as needed among officers and volunteers. In particular, AFSM has to deal with the fact that Health Insurance for those living in the US is different from that of other members (who have the same system as the rest of the Regions), and while most individual cases are solved, we face similar issues regarding SHI as everybody else, such as lack of transparency in processing, refusals that are not very clear and the like.

D. Communications:

AFSM is updating the membership records to improve communications, and we are transferring our electronic systems to the PAHO platform, or, at least, updating our database of members.

E. Pressing Challenges:

Board Elections:

- In the last couple of years, AFSM has not had elections for the Board of Directors because the number of candidates matched the open positions. We are asking members to consider providing the Association with some of their time, since their efforts help themselves as well as their peers. Our committees are open to all members.

New International System: Some food for thought

- Is the USA withdrawing from the multilateral systems set up post WW2?
- If so, should there be a system with no US? No system?
- In the case of PAHO (and OAS and IADB) will we keep an Interamerican system as we know it?
- How will hiring changes affect Organizations? Actions to ensure sustainability.
- Decreasing staff, lack of participation, geographical dispersion may affect the current former staff.
- Will this result in changes in Health Insurance? Are pensions secure? (The actuaries swear we are fine for the next 30 years.

ARAIO joint activities:

Finding opportunities for joint activities and mutual support. This year a few ARAIO members living in Washington took part in the “Walk for Health” because of our invitation. We hope new opportunities for such joint activities will come.

We cannot finish without saying that this has been a collaborative effort. Board Members and volunteers selflessly have put their best efforts to service our members and the wider community of former staff.

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14 November 2025

ARAIO Workshop

AIA (OECD PARIS) ACHIEVEMENTS AND FRUSTRATIONS

Earlier this year, the new worry for the AIA was the Trump administration's attack on international organisations, indeed on any kind of multilateral agreement. The US pays about 20% of the OECD annual budget, from which pensions of retired staff and much of their healthcare is funded. These worries so far have not materialised as anything that has, or likely will, affect retired staff. A pension and health reserve fund has been built up this century, and we are told that it is now large enough to pay our pensions and health cover for some time. The statutes of the OECD state clearly that if one or more member country leaves the Organisation, or defaults on its contribution, the others will continue to fund pensions (at least) until the death of the last pensioner. There are precedents. Pensions of retired League of Nations staff continued to be paid for decades after it was dissolved. Pensions of retired staff from the Western European Union, wound up in 2009, continue to be paid, as is their health cover.

No frustrations to speak of, but bad tax news for many of our members. Most retired staff from the OECD live in France. The health cover of many of them (and for many living in other countries) is assured by the OECD's in-house health system, the OMESYS. But about half the retirees living in France also receive a national French pension, which entitles them to health cover in the French Social Security system (the "Sécu). They can use the OMESYS as a "top-up" to cover most of the difference between costs reimbursed by the sécu and the total costs. They must pay a 9.3% social contribution rate on their French pensions, as well as any income tax, but until this year (for OECD retirees) they did not pay social contributions on their OECD pensions. Legally, they should always have done so, but they were never asked. Since late spring, such pensioners have increasingly been contacted by their local tax inspectors demanding that they pay 9.3% also on their OECD pensions, back-dated 3 years. The AIA, together with a few other Organisations in a similar position, is exploring the possibility of hiring legal experts to clarify all the implications of this new development.

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IMF RETIREES & ALUMNI ASSOCIATION BOARD OF DIRECTORS[1]

ACCOMPLISHMENTS/"FRUSTRATIONS"/WORK PROGRAM[2]

2025 ACCOMPLISHMENTS

1. IMFRA was able to convince the HR Department and Medical Benefits Plan (MBP) team that a dual-administrator solution was the best option to respond to ongoing medical claims administration issues for participants outside of the US. This solution is to be implemented as of 1/1/2026. This episode provides a good illustration of the fact that the IMFRA works very collaboratively with key decision-makers in the IMF, including the Director of HRD or the Head of the Insurance Section, regarding issues of critical importance for retirees.
2. IMFRA was instrumental in obtaining the introduction, as of November 2025, of a patient advocate service in the context of the Medical Benefits Plan (MBP) (this Plan enhancement applies to both retirees and staff, but IMFRA advocated strongly for it during the latest review of the Plan).
3. IMFRA obtained a small budget from the IMF for operational expenses and social activities with retirees for the first time ever for FY2026.
4. IMFRA created a webmaster position on the IMFRA Board (filled by one of the Directors) while also continuing to receive ongoing support from the IMF IT Department for the IMFRA website.

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[1] Nine-member Board of Directors.
Directors elected for three-year staggered terms (three out of nine Director positions slated for reelection by whole membership every year).

[2] This document is shared with representatives of other IO retiree associations for their exclusive information, within the context of the ARAIO annual meeting discussions, and is not for public use or distribution.

2025 "FRUSTRATIONS"

- ✔ IMFRA has not yet been able to obtain a full seat on the Pension Committee.
- ✔ Retirees are disconnected quite abruptly from the IMF "inner world" upon separation, and IMFRA has not yet been able to address the issue.
- ✔ Progress on the use of retirees' specific skills by the IMF after retirement has been too slow.
- ✔ IMFRA is still trying to organize local retiree/alumni groups or chapters overseas.
- ✔ IMFRA is still trying to encourage volunteers to organize activities groups, both in the US and overseas.

OVERVIEW OF THE 2025/26 IMFRA WORK PROGRAM

A. Ensure a smooth transition to the Medical Benefits Plan (MBP) dual-administrator system for non-US-based retirees, in collaboration with the MBP team in the Human Resources Department (HRD).
B. Continue working with HRD and the Pension Team in the Finance Department (FIN) on retiree-related issues, including further improvements to the separation process, and with other departments such as Communications (COM), Corporate Services & Facilities (CSF), and Information Technology Department (ITD) on other topics of relevance to the retiree/alumni community. In addition to ongoing contacts as needed, IMFRA will start meeting systematically on a bi-yearly basis with all stakeholder departments above.
C. Register IMFRA as a non-profit organization.
D. Continue to monitor the visa and "green card" situation in the US and publish updates when available.
E. Communicate with retirees/alumni on any important and urgent topic via e-mail, website, *IMFRA News and Activities* (INA) (thrice-yearly digital bulletin), and *The Caravan* (bi-yearly digital publication).
F. Periodically update the *Surviving Spouse Guide* and *Advanced Planning Guide* (both produced by IMFRA).
G. Organize quarterly chats with future retirees and recent retirees.
H. Organize retiree/alumni get-togethers and luncheons (at least twice a year).
I. Hold an annual face-to-face meeting between the retirement community and the IMF Managing Director.
J. Hold the IMFRA Annual Meeting.
K. Organize seminars on topics such as taxes, estate planning, or cyber security in collaboration with the Bank-Fund Credit Union.

L. Meet and coordinate with, and learn from, other international retiree organizations (ARAIO).
M. Serve on the 3-year review of the MBP, including Request-for-Proposal Evaluation Committee.
N. Serve on the Retired Staff Benefits Investment Account (RSBIA) Committee.
O. Continue to update and enhance the IMFRA website.
P. Implement a complete re-design of *The Caravan* publication.
Q. Continue to respond to the membership's queries about a variety of issues, including MBP and pensions.