



NEWSLETTER

JANUARY 2010 VOLUME 8 NO. 1

OCRA is an organization that advocates for its members on issues of concern to community college retirees

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FROM THE PRESIDENT

Linda Choptiany
president@ocraretirees.ca

Best wishes from OCRA for a healthy and happy 2010!

General Meeting

OCRA held a very successful General Meeting on October 29, 2009, at Sir Sandford Fleming College. It was a pleasure to see 65 retirees and guests from 14 colleges at the meeting as well as representatives from OPSEU, OCASA and the Council. OCRA is very appreciative of the hospitality provided by Fleming and the warm welcome from President Tony Tilly.

In the morning session Derek Dobson, CEO of the CAAT Pension Plan, talked about the changes coming to pensions, the rates of return of the pension fund, the decision-making partners and the future of the pension plan. Derek's presentation is posted on the OCRA website: www.ocraretirees.ca

In the afternoon Mary Hofweller and Anne Stevenson Schramm spoke about retiree health plans, premium costs, provincial health care providers, and they answered many questions from the audience. For more benefit updates, see Joan Cunningham's article in this newsletter.

Board Business

Welcome to new directors Jennifer Moore (Fleming), Peter Bartram (Seneca) and Bill Totten (St. Clair). You will find their profiles in this issue. Other changes: Joan Cunningham is now the Communications Officer with responsibility for the newsletter (communications@ocraretirees.ca).

Over the past year OCRA held four Board meetings at the Council's Boardroom in downtown Toronto. In a special meeting last spring, three OCRA directors met with OPSEU, OCASA, and the Council to suggest ways we could work together cooperatively.

Bill 90

As you may have heard, Bill 90 replaces the old Collective Bargaining Act we were familiar with during our days at the college. This new Act has changed the bargaining process for the academic and support unions. At the time of writing, the academic union has voted 57% in favour of a strike to protest the failure of negotiations.



www.ocraretirees.ca

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President: Linda Choptiany
Editor: Joan Cunningham
Photography: Derrick May
Joan Cunningham.

Health Insurance Matters

This past year OCRA sent a brief to the Council with suggestions for improvements to the retiree health plans. The brief was in response to the membership direction at the 2008 General Meeting that OCRA lobby for improvements to the CAAT Health Benefit Plan. The Council appreciated our comments and feedback. They replied that Council will take these observations into consideration as they move forward in management of the retiree plans and efforts at building relationships among the constituent groups.

OCRA also recently submitted a paper to the Committee of Presidents outlining our recommendations for OCRA's recognition as the representative of CAAT retirees. Our brief included a suggestion for a new insurance committee structure.

Looking ahead

In 2010 OCRA will continue to focus on building good relationships with our partners. Rapport with the Council, OPSEU, OCASA and the CAAT Plan has improved considerably.

Our members have asked that OCRA provide pointers to information that is not easily available. In this issue, Past President Derrick May has suggested several useful websites for members to investigate.

OCRA has always recognized the importance of strong local retiree associations. This year director Bill Totten is offering his considerable organizational skills to assist retiree associations. He is willing to help local associations get started, suggest ways to improve membership numbers, and offer examples of how a retiree association can give back to the college community. You can reach Bill at wtoten@sympatico.ca

MEMBERSHIP MATTERS

Jennifer Moore, Membership Co-ordinator
membership@ocraretirees.ca

It's renewal time for many OCRA members! Renewal notices were sent out early in January to all members who do not pay their annual fees through their college associations. If you haven't received your notice, please give me a call (705) 743-2072 or send me an email at membership@ocraretirees.ca. Thanks to those of you who have already paid your 2010 membership and also to those who have invested in a life membership.

The following college retiree associations collect the OCRA fee on our behalf: Centennial, Lambton, Mohawk,

St. Clair, and St. Lawrence. Your OCRA membership cards are sent out as soon as your information is received by OCRA. If you are not sure whether your OCRA membership fee has been paid on your behalf, please contact your local association.

OCRA wants to stay in touch, so please be sure to send us an update if your phone number, address or email has changed so we can keep our records current. This is especially important if you are a life member because you don't receive an annual renewal notice. Having your most recent contact information helps OCRA keep you up to date with the latest CAAT retiree news.

For your convenience, the OCRA website (www.ocraretirees.ca) has application information, a revised membership form, annual and life membership details on line. If you do not have computer access, please write to me at:

Jennifer Moore
266 Charlotte Street, Suite 244
Peterborough, Ontario K9K 2V4

Revenues from membership fees cover the operating expenses incurred by OCRA throughout its fiscal year. Your renewals ensure we can continue to work for you.



CURAC 2010 @ York
"Beyond Pensions and Benefits"

The CURAC 2010 Conference will be held at York University May 18-20, 2010. The keynote speaker will be Dr. Harry Arthurs, retired president of York University and Commissioner of the Ontario Expert Commission on Pensions. Going beyond pensions and benefits involves a fascinating line-up of speakers and events, including an afternoon session at the Seneca@York campus of Seneca College with speakers from the college and a guided tour of some of the campus's hi-tech classrooms. Linda Choptiany, OCRA President, will speak in a session on May 20 about retiree involvement in decision-making. Registration information and more details about conference sessions will be available soon on the CURAC website at: www.curac.ca

OCRA GENERAL MEETING REPORT
Joan Cunnington, Communications Officer
communications@ocraretirees.ca

The 2009 general meeting of the Ontario Colleges Retirees' Association was held on October 29 at Sir Sandford Fleming College in Peterborough. After OCRA president Linda Choptiany had opened the proceedings of OCRA's 7th general meeting, Fleming College president Tony Tilly and vice president Sonia Crook cordially welcomed attendees to the college and extended their best wishes for a successful meeting.

The first part of the business portion of the meeting began with the approval of the minutes of the 2008 general meeting held at Fanshawe College and the reports of the association's officers. All of this information is posted on the website at www.ocraretirees.ca



After a coffee break, keynote speaker Derek Dobson, CEO of the CAAT Pension Plan, gave a very clear and well-organized presentation on various aspects of the CAAT Pension Plan. Significant details are:

- 2010 CAAT Plan inflation protection is .04% on all service;
- The first changes to the Ontario Pension Benefits Act will be announced by the end of December 2009. Possibly a new and revised OPBA will be released during 2010.
- Inflation protection for service prior to 1992 is scheduled to end in 2014. (Note: this should be a matter of great concern to retirees).
- Focus is on long-term sustainability, reduction of volatility in contribution rates, keep contributions reasonable, consider intergenerational equity, open member and employer communication and disclosure.

Please see www.ocraretirees.ca for Derek's presentation.

A most enjoyable lunch provided by the college was followed by the passing of revisions to By-Law No. 1, and the confirmation of two appointments:

- Joan Cunnington (Seneca), appointed as director and Communications Officer until the next general meeting;
- Jennifer Moore (Fleming), appointed as director and Membership Co-ordinator until the next general meeting

and also the election (*) or re-election (**) of directors:

Linda Choptiany (Centennial)**

Peter Bartram (Seneca)*

Gil Callingham (Seneca)**

Bill Totten (St. Clair)*

Jim Martin (St. Clair)**

Mary Hofweller of the College Compensation and Appointments Council and consultant Anne Stevenson Schramm of Morneau Sobeco provided details on the latest updates concerning the CAAT retiree extended health insurance plans. Effective July 1, 2010, the out-of-country emergency health services coverage will be discontinued, and out-of-hospital private duty nursing coverage will be reduced to \$25,000 annually on the same date. A small premium increase is expected for 2010. The upper age limit of 75 for academic group life insurance cannot be extended unless the academic collective agreement is amended.

The final business item was the distribution of an article written by Courtice Rose of the Association of Bishop's University Retirees dealing with the loss of indexation to their pensions for the next six years. A resolution of moral support was passed and will be forwarded to the Bishop's retirees.

Members of the executive received a vote of thanks for their efforts on behalf of all college retirees. Also a number of door prizes were distributed, and we would like to thank the donors for their generous gifts.

The meeting adjourned at approximately 3 p.m. with thanks to Fleming College for the provision of facilities and food, and with congratulations to the organizers for a very successful and informative meeting.

OCRA'S NEWLY ELECTED DIRECTORS

Peter Bartram retired from Seneca College in 1998 where he had been a faculty member for 18 years teaching government administration and economics. Previously Peter was Associate Registrar at Seneca, Registrar at Centennial College, and Registrar of Brock University. He has been active in the Seneca Retirees Association as the association's treasurer for the past eight years.

Jennifer Moore is a Fleming College retiree. When she retired in 2007 after 34 years at the college, Jennifer was Director, Accounting Operations. During her time at Fleming, she served on numerous committees, primarily related to systems and organizational changes. In her leisure time, Jennifer has travelled coast to coast in Canada and to all 48 states below the US-Canadian border. She's a long-time fan of the local hockey team, the Peterborough Petes, and has been a volunteer on their booster club for several years. Jennifer has taken on the vital task of membership coordinator.

Bill Totten is a founding member of OCRA and was re-elected to the OCRA Executive as of the 2009 Annual Meeting. He is the retired Registrar of St. Clair College, joining the college in late 1967 and retiring in 1992. During this time, Bill served as the Provincial Chair of the Committee of Registrars, Admissions and Liaison Officers (CRALO) on two separate occasions. In 1990 he was seconded to the Ministry of Colleges and Universities to coordinate the development of the Ontario Colleges Application Service. Bill was President of the St. Clair College Retirees' Association from September, 1998, until May, 2002, when he was named President Emeritus. He continues to participate actively in the association. Bill has also been an active volunteer in Scouts Canada and the Essex Windsor United Way.

And here is your opportunity to put some faces to the names you read about in this newsletter:



OCRA Executive 2009-2010

Back, left to right: Jim Martin, Bill Totten, Gil Callingham, Peter Bartram, Derrick May
Front, left to right: Anita Blair, Linda Choptiany, Stella Pulkinghorn, Joan Cunnington, Jennifer Moore,
Lorna Plunkett

PENSION UPDATE

Linda Choptiany, President

A Fine Balance – postscript to the report of the Ontario Expert Commission on Pensions.

Since the Commission presented its report ([A Fine Balance](#)), pension reforms have been proposed by the Ontario Government. The Pension Benefits Amendment Act, 2009, outlines several proposals. Two of particular interest to CAAT retirees are:

“Retired members,” those in receipt of pension payments, would be defined separately from “former members,” and their right to participate in Pension Advisory Committees and receive prescribed information about their plan would be set out.

Pension Advisory Committees would be easier to establish, allowing members and retired members to monitor plans on an advisory basis. Cooperation from plan administrators would be required, as specified.

OCRA has wanted to establish a Pension Advisory Committee for some time. However, we found it difficult to do so without the cooperation of the pension plan. The proposed reform would require plan administrators to cooperate. This means OCRA could have a voice if a Pension Advisory Committee for the CAAT Pension Plan is formed. We are pleased our recommendations were included in the Commission’s report and the Ontario Government has made them part of the Pension Benefits Amendment Act 2009.

To read more about the Pension Benefits Amendment Act 2009 see www.news.on.ca

DID YOU KNOW?

Did you know that if you take a package to a postal outlet, i.e. one which is located in a drug store or other retail store rather than a regular post office operated by Canada Post, that you could be charged above Canada Post published rates to send your package? Apparently, these outlets are not required to adhere to the rates published by Canada Post. One person we heard about would have been charged \$6 extra to send a package from a postal outlet. Because she had mailed an identical package a few days earlier at a Canada Post Office, our friend knew what the postage amount should be. Needless to say, her second package was also sent via Canada Post!

MAKING OUR VOICES HEARD

Bill Totten, OCRA Director

The Ontario College Retirees’ Association (OCRA) was founded in 2001 with one of its basic purposes being:

“Developing and presenting a common position on issues of interest to retirees: achieving these objectives through advocacy, negotiation, lobbying, or other actions; and establishing and maintaining liaison with various boards and agencies.”

Achieving this ideal has been an ongoing objective for the OCRA Executive. We continue to develop positive relationships with the Council, OCASA, OPSEU and the CAAT Pension Plan. Together with improving rapport, OCRA is working on ways to provide direct input into these decision-making bodies. As you may know, OPSEU and OCASA appoint the retiree representatives to sit on the CAAT Pension Plan Board of Trustees and on the Council’s College Retirees Group Insurance Advisory Committee. Because we believe that retirees should have a formal line of communication with the appointees who represent CAAT retirees, OCRA is willing to partner with OPSEU and OCASA in the appointment process.

Recently a senior OPSEU official advised OCRA that the only route for retirees to get their concerns to the bargaining table is to submit them to the union locals at demand setting meetings. (One example of a retiree concern is the loss of group life insurance benefits at age 75 for academic retirees. Support and administrative retirees can keep their group life insurance beyond age 75) If accepted locally, retiree demands would then proceed to OPSEU’s provincial meeting where decisions are made about which local demands go to the bargaining team

I encourage retirees (academic and support) to make an effort to attend demand-setting meetings at their local colleges. Ask that OCRA be designated to work with OPSEU in identifying matters of importance to retirees (e.g. the age 75 cutoff for group life insurance) and when making retiree appointments to the CAAT Pension Plan Board of Trustees and to the CRGIAC (CAAT Retirees Group Insurance Committee). If you are an OCASA member, you can be supportive by encouraging OCASA to partner with OCRA on behalf of retirees.

With your help we can make our voices heard!

EXTENDED HEALTH BENEFITS UPDATE AND TRAVEL INSURANCE TIPS

Joan Cunnington, Communications Officer
(communications@ocraretirees.ca)

1. Plan 1 Premiums Increase 5% for Sun Life retiree coverage

If the news of the relatively small increase in premiums for Plan 1 has not reached you yet from your college's retiree benefits administrator, this is to let you know that the rates for Plan 1 will increase by only 5% at the beginning of February. Although a 5% increase is still an increase, it is decidedly lower than the much larger premium hikes Plan 1 subscribers endured in previous years. Long may this trend towards smaller premium increases continue!

You can do your part to help keep premium increases to a minimum by shopping around for pharmacies that have lower dispensing fees, and by making sure that you do not claim for items that are available through OHIP or your local Community Care Access Centre. Also remember that some health professionals tend to take unnecessary advantage of a patient's coverage under a Plan such as ours by ordering expensive, top-of-the-line products when more reasonably priced items can do the job just as well.

If you wish to make a change in coverage from Plan 1 to Plan 2, or Plan 2 to Plan 3, you must notify your college retiree benefits administrator and complete a new enrollment form before February 1 in any year.

Please note these important changes to Plan 1 coverage as of July 1, 2010:

- Private Duty Nursing: maximum reimbursement limited to \$25,000 per person per calendar year.
- Out-of-country Emergency Health Services: DISCONTINUED.

2. Travel Insurance

Plan 1 subscribers have always been advised not to rely on the plan's out-of-country emergency health services coverage or OHIP reimbursements to fully cover expenses for illness while travelling. Because of the latest Plan 1 change, finding adequate travel health insurance takes on a new importance on July 1, 2010, for some retirees.

Obtaining adequate travel insurance is just like any other major purchase: Do your homework before making any decision in order to maximize coverage while paying a reasonably priced premium. Here are a few ideas to help you make an appropriate choice:



- Know your own medical condition/s and the medication/s used to treat them. Ask your doctor for help when completing forms if necessary;
- Find out which medical conditions most frequently cause higher premiums;
- Visit a few web sites, collect application forms and rate sheets from travel insurance providers, then do a draft completion of the forms to find out how your individual medical history affects the premium category you qualify for;
- While the categories can be quite similar in the way health conditions are described (they

have names like “optimum,” “standard,” etc.), careful checking may reveal appreciable differences from one travel insurance provider to another;

- Basically the insurance providers are looking for applicants whose health is stable and if there are chronic conditions, e.g. asthma, high blood pressure, etc., there have been no changes in medication (upwards or downwards) for at least the past 12 months. However, please note that it is important to provide correct and accurate information: failure to reveal the truth about your health can easily result in the immediate cancellation of your coverage;
- Be aware of deductibles and provisions that allow the insurer to make selective judgements about your coverage;
- Buy Canadian! The insurance policies sold by US cruise lines may be cheaper, but they do not usually provide for your return to Canada in case of serious illness while at sea;

Choose the type of policy that best suits your needs:

- Single trip on a per trip basis if you do not travel outside Canada between trips;
- Multiple trips of predefined lengths, e.g. any number of trips of up to 14 days in length per year;
- Trip cancellation, interruption and coverage for lost baggage are included in some policies, but these will add appreciably to the cost of your premium. Often this coverage must be purchased separately;
- Some credit cards have trip cancellation, interruption and coverage for lost baggage when the cost of the trip is charged to that credit card; however, be sure to check the fine print in your credit card documentation and keep the updates you receive from time to time to be certain you have this coverage.

Some very good travel insurance information arrived in a little booklet which accompanied my recently renewed passport. The booklet, “Bon Voyage, But ...” is published by Foreign Affairs and International Trade Canada, and is obtainable from the nearest Passport Canada office, the Consular Services web site at www.travel.gc.ca, email at engserv@international.gc.ca, or by phone 1-800-267-8376, or 613-944-4000

Here’s an abbreviated list of the items usually covered by good travel insurance while travelling outside Canada:

- 24-hour emergency hotline with multilingual operators
- doctor’s visits
- prescriptions
- hospitalization and related medical costs

- payment of bills and cash advances; emergency transportation
- medical evacuation to Canada with medical escort if necessary
- covers pre-existing conditions (get agreement in writing)
- preparation and return of remains of deceased policyholder
- emergency dental care

Refer to page 14 in “Bon Voyage, But...” for more details of items covered.

When you travel, carry details of your insurance with you, and tell your travel agent, a friend or relative at home, and a travelling companion how to contact your insurer, and as the booklet says, “Bon Voyage” - and make sure that you don’t leave home without adequate travel insurance protection!

M E M O

To: Readers of this Newsletter

From: Joan Cunnington, Newsletter Editor

Do you have an opinion or some thoughts/ideas you would like to share with other OCRA members about the articles in this newsletter, or about any other matter that is important to retirees? If so, please get in touch by email: communications@ocraretirees.ca, or write to me via regular mail at #410, 111 Merton Street, Toronto, ON M4S 3A7. We would like to reproduce some of your letters in future print or online publications.



FREE DOWNLOADABLE COMPUTER PROGRAMS AND SOME WEB SITES WHICH MAY BE OF INTEREST

Derrick May, Past President

SOFTWARE

Open Office www.openoffice.org

An office suite, which is intended to compete with Microsoft Office. It can read and write most of the file formats found in MS Office (word processor, spreadsheet, presentation, graphics and data base), and is compatible with a number of operating systems.

Foxit Reader www.foxitsoftware.com

For those who find Adobe Reader large and slow, this is a very small, fast and bloat free PDF document reader.

Mozilla Firefox www.mozilla.com

A popular, full featured, web browser which has some features (including better security) which many people find preferable to MS Internet Explorer. For those who use Norton Internet Security, Norton is currently working on a patch to make the Norton Toolbar compatible with the new Firefox v.3.6.

CNET Download www.download.com

A reliable website from which a large number of programs (including some listed here) can be downloaded for several operating systems.

Free Antivirus Software:

Although recently some stores have offered large discounts on several of the front line full featured antivirus and security suites such as Kasperski, Norton and Trend Micro, there are some free programs which offer reasonable basic protection. Two of the most popular examples are:

Avast Free Antivirus www.avast.com

AVG Antivirus Free Edition www.avg.com

Note - both of these companies also sell more full featured programs. Also, in the past many people avoided Norton because it was slow and very invasive. Norton now appears to have addressed this problem. Note: There should not be more than one antivirus program running on your computer because they will conflict with each other if you have more than one.

Secunia Personal Software Inspector
www.secunia.com

For those who do not check all of their software regularly for updates, Secunia PSI allows one to scan, detect and update all outdated and/or end of life software installed on the computer

HEALTH RELATED WEBSITES

Health Canada www.hc-sc.gc.ca

Public Health Agency of Canada
www.publichealth.gc.ca

Ontario Ministry of Health and Long Term Care
www.health.gov.on.ca

International Association for Medical Assistance to Travellers www.iamat.org
(Canadian organization based in Guelph Ontario)

Quackwatch www.quackwatch.com

An interesting website with international input from experts concerned about health-related frauds, fads, fallacies and misconduct.

World Health Organization Health Topics
www.who.int/topics

Leslie Beck www.lesliebeck.com

Website of one of Canada's leading nutritionists.



Scenes from the OCRA
general meeting on
October 29, 2009, at
Fleming College

← Fleming president
Tony Tilly

Serious consideration of
.... door prize tickets? →

