



NEWSLETTER December 2004 Vol. 4 No. 1

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

PRESIDENT'S MESSAGE

Bob Pando

One of the questions that we often hear from retiree groups and individual retirees is "why should membership in OCRA™ be maintained?" My sense is that the question is asked because the questioner doesn't see anything happening. Members may be questioning whether they are getting value for their \$10/year particularly at this time of year when OCRA™ is requesting that you continue your membership.

My answer is that we are an advocacy group trying to identify issues of importance to retirees that need to be altered or dramatically changed to better the lot of retirees. All retirees do not always benefit equally. For example, on the health benefits issue, we know that for some fortunate retirees this is a non-issue, but for most it is very important. Advocacy usually means going up against an established and often entrenched situation. Often the people whose door we "knock" on are not very receptive. It takes time and our approach has to be flexible, with every effort made to be co-operative and contributing. Sometimes a more aggressive approach may become necessary to protect or enhance the interest of our members. The ability of OCRA™ to advocate is

directly dependent upon the strength of the Association in terms of the number of members we have. This validates our claim to represent the retirees of the college system and enables us financially to do what must be done.

OCRA™ must exist as a viable, functioning entity to address current issues and those that suddenly arise. If OCRA™ ceased to exist, or was rendered impotent, it would be virtually impossible to reconstitute a retirees' organization to handle crisis issues as they arise.

Retiree Health Benefits

In this message I am pleased to report that we have some good news to share with retirees about retiree health benefits. This is one of those issues that we have been working on since our inception in 2001. The time and effort invested appears to have paid off.

You may recall that a couple of years ago, OCRA™ put a lot of effort into lobbying the management and union sides of the support staff and academic bargaining teams to raise the profile of the retiree health benefits issue. We knew that the only way to have the issue dealt with successfully at negotiations was to have both sides appreciate that it had to be addressed. It is especially important for support retirees, many of whom cannot afford the cost of the only

benefits available. They often have to retire with no private health benefit coverage at all.

The result of the bargaining was the creation of two subcommittees. The support staff Joint Insurance Committee and the academic Joint Insurance Committee each had a mandate to develop an alternative health benefits plan for their retirees. OCRA™ was asked to have representatives participate on both subcommittees. The subcommittees have developed alternative plans with each being well aware of the work that the other was doing. It is proposed that their results be integrated.

The subcommittees also knew that the existing three plans, one each for the support staff, administrative staff and the academic staff, were virtually identical. The proposal includes the combining of those plans into one plan with no loss of benefit coverage items. This will make that plan more stable and generate cost efficiencies as time passes.

I believe that these proposals will mark significant improvements to retiree health benefits. We all would like even more. It would be nice to have the colleges pay for some of the costs. In spite of this, these improvements will be real and substantial progress has been made. Much credit and thanks must go to the main parties involved. They are OPSEU's support staff and academic divisions, and the Compensation and Appointments Council (formerly the Council of Regents), and their staff representatives. The progress made on this issue alone is more than worth the price of admission to OCRA™ for many years and hopefully even more progress can be made in the future.

See Joan's article on page 10 of this newsletter for more details.

Demutualization

Finally the cheques have been delivered. As I indicated to people who had asked, don't plan a vacation but dinner for two perhaps. If you haven't received a cheque and believe that you were entitled to get one contact Anne Stevenson-Schramm at: 800-322-5857; or 416-620-0779; or by email at: a.stevenson-schramm@heath.ca. The key criterion to be eligible is that you must have maintained your college life insurance coverage as of January 27th, 1998.

General Meeting

On June 12th OCRA™ had its second general membership following our inaugural meeting on April 19th, 2001. The Humber retirees group hosted the meeting and Humber College graciously provided the room, parking, refreshments and lunch. We appreciate the hospitality provided. About 50 members attended and participated in the morning business portion of the day's events. The main items of business included:

- Adoption of the agenda
- Adoption of the minutes from the last meeting held at Mohawk College on October 19th, 2002
- Reports from the officers
- Election of members to the Executive Committee. These included the re-election of: Bob Pando, Lister Robinson, Derrick May, Linda Choptiany and new executive member Linda Purser, a former George Brown support staff member. Dave Grimes who had been on the Executive since the beginning did not stand for re-election. **Our thanks to Dave for his contributions to OCRA™.**

In the afternoon three discussion sessions were held on:

- Alternative retiree health benefits plans
- OCRA™ relationships with the CAAT Pension Plan (Plan CEO Paul Owens attended)
- Where do we go from here? – seeking member input on issues the executive should address

All three sessions generated a lot of interest and discussion, and it was obvious that we had not allowed enough time for these hot-button topics. The next GM likely will be in October 2005 at Seneca College.

CAAT Pension Plan

Relations with the CAAT Pension Plan have continued on their downward spiral. There are several issues involved and these are discussed in other sections of this newsletter.

As another year draws to a close I would like to take this opportunity to thank our members for their support over the past year and wish you all the best over the holiday season and throughout next year.



Bob Pando at the General Meeting

OCRA™ BOARD

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DID YOU KNOW??

Joan Cunnington

It costs Sun Life \$13.00 **just to issue and mail a cheque** in payment of your extended health benefits claim!!!

Some may think that's no big deal. Sun Life makes mega bucks from us poor college retirees anyway so it can afford to mail a cheque out for every claim we make. From the current Joint Insurance Committee Subcommittee (Academic), we have learned that retirees can make an important contribution towards keeping Sun Life's costs of operating our plan at a reasonable level. That, of course, affects the premiums we pay to maintain our coverage.

Apparently some retirees fill out the extended health claim form and fire it off to Sun Life for each \$6.11 or other small receipt they get. It costs Sun Life \$13.00 to process the claim and issue the cheque to pay 85% of that claim. In other words, you may be out of pocket only \$6.11 but it costs Sun Life \$13.00 to reimburse your \$6.11 - we ask you to think about this for a moment. We certainly sympathize if your reduced retirement income causes you to need immediate reimbursement of even the smallest amounts of money spent on

items covered by the extended health plan.

However, there are ways all of us can help to make the \$13 cost of a Sun Life cheque reflect the value of the amount being reimbursed:

1. Hold your receipts until you have accumulated at least \$50 worth.
2. Send at least three receipts with each form you fill out.
3. Send the claims from your family on one form if at all possible and in one envelope. (You save on postage as well.)
4. If it doesn't cause you hardship or great inconvenience, send your claims on a regular basis, such as every two or three months when you have \$50 or more to claim.

Another way to reduce the expenses involved in processing claims is the electronic transfer of the reimbursement of your claim to your bank account, with an explanation of the payment sent via email by Sun Life. For more information, check the Sun Life website www.sunlife.ca or call 1-800-361-6212



Season's Greetings from OCRA™

Attendees at General Meeting June 12, 2004



WEBSITES OF INTEREST

Derrick May

At the recent General Meeting, members asked if we could publish a short list of websites of interest in the newsletter. We welcome suggestions from members regarding websites they believe would be suitable for listing.

Check these out!

1. www.refdesk.com (an extensive reference site)
2. www.lesliebeck.com (nutrition)
3. www.cdc.gov (Centres for Disease Control – travel info)
4. www.quackwatch.org (guide to quackery, health fraud etc.)
5. www.cyndislist.com (genealogy)
6. www.canadian-health-network.ca (health info for all)
7. www.hc-sc.gc.ca (Health Canada)
8. www.ontarioparks.com (reserve sites online)
9. www.collectionscanada.ca (Library and Archives Canada)
10. www.weatheroffice.ec.gc.ca (Canada weather office)
11. www.ccr.gov.on.ca (Ministry of Consumer and Business services)
12. www.cra-arc.gc.ca (Canada Revenue)
13. www.mpac.ca (Municipal Property Assessment Corporation)
14. www.timcestnick.com (tax and financial tips)

MEMBERSHIP AND OTHER MATTERS

Joan Cunnington

Renewals

It's renewal time again and here is your opportunity to renew your OCRA™ membership for 2005. See the brightly coloured version of the OCRA™ membership form attached to this newsletter. You'll notice there have been some changes to the form to accommodate the life membership category, and we hope that many of you will take advantage of this new membership initiative. See Lister's article on Life Membership. Like last year, **this is the only renewal notice you will receive.** Don't delay! Complete the form and send it together with your

\$10 cheque to the address shown on the form.

► Please don't send the application form or a cheque if you know for sure that your local association will pay the OCRA™ fee on your behalf

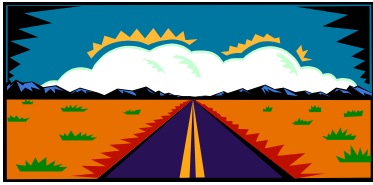
Non-voting and Unrenewed Members

With yet another increase in the postage rates scheduled for January 2005, keeping non-voting and unrenewed members on the mailing list for all the mailings will continue to be too expensive. A sizable number of non-voting (unpaid) members converted their memberships to voting (paid-up) last year, and we thank those members for their support. Members whose renewals are outstanding from 2003 will be moved to the non-voting list in 2005, and for them, **this is their last newsletter.** By keeping your membership up to date, the newsletter and bulletins will continue to arrive in your mailbox and/or email server.

The Perennial Request

If you move ... or change your email address ... please remember to let me know!! Use one of those little cards supplied by the post office to send me the details of your new address, or save 49 cents (at the moment) by sending me an email. If anyone has questions about individual or group memberships, you can get in touch by telephone - 416-545-0339; by mail - #410, 111 Merton St., Toronto, M4S 3A7, or by email: ocra.secretary@sympatico.ca.

Since our renewal period coincides with the busy time of Christmas and New Year, you may have to wait a little longer than usual for your new membership card to arrive once you have sent in your form and cheque. If you haven't had a reply by the end of February - beginning of March, please let me know.



LIFE MEMBERSHIP IN OCRA™

Lister Robinson

As of the 2005 membership year, members will be able to enrol as life-members if they so wish. Such memberships will be for the lifetime of the individual, are non-transferable and non-refundable except as noted below.¹

The fee for a member who achieves the age of 65 at any time in the calendar year of application is \$100.00. Members older or younger than 65 may also apply for a life-membership by paying the \$100 fee plus/minus the current annual fee multiplied by the number of years of difference from 65, to a maximum of 5 years.

OCRA™ will issue tax deductible receipts for such payment and the life-members and OCRA™ will be spared

the necessity of annual dues payment and collection.

The life membership fees will be held in an interest bearing trust account from which only the withdrawals will be an annual January 1st transfer of 12% of the accrued balance to the OCRA™ operating fund in lieu of annual membership fees.

¹In the unlikely event of the dissolution of OCRA™, the balance of the life membership account will be treated as the equity of those members, and distributed accordingly, as would be the operating balance for the regular fee-paying members.

For the year 2005, this computes to the figures shown in the chart below.

Year of birth	Basic Fee	Age Adjustment.	Total Life Membership fee
1935 or earlier	\$100	-\$50	\$50
1936	\$100	-\$40	\$60
1937	\$100	-\$30	\$70
1938	\$100	-\$20	\$80
1939	\$100	-\$10	\$90
1940	\$100	0	\$100
1941	\$100	+\$10	\$110
1942	\$100	+\$20	\$120
1943	\$100	+\$30	\$130
1944	\$100	+\$50	\$140
1945 or later	\$100	+\$50	\$150

NEWSLETTER QUESTIONS OR COMMENTS ?? Contact the Editor

OCRA™ Communications, 140 Raymerville Drive, Markham, ON L3P 4M9

lchoptiany@sympatico.ca (905-209-9435)

CAAT PENSION PLAN ISSUES

Bob Pando

1. Nomination and Appointment of the Retiree Trustee

In March we wrote to the Plan to advise that we were aware that a new retiree trustee was to be appointed. The position is rotated every three years among the support, administrative and academic groups. This time it is the support staff's turn. The appointment is the responsibility of the Sponsors' Committee of the Plan. Since 1995, the Plan has simply allowed the nominee to be named by OPSEU or OCASA respectively and the nominee has been a rubber stamp appointment. So, at the expense of retirees, these Plan sponsoring bodies have been appointing an additional trustee to reflect their views and positions on the Plan's Board. The retirees have been left without an independent voice.

We advised the Plan that in our view it was a real, or potential, conflict of interest for the Plan's sponsoring bodies to be nominating the person to be appointed by the Committee as the retiree trustee. We also noted that in our view, retirees were being denied their right under the Plan's Trust Agreement to have their own trustee. We asked that no appointment be made until the Sponsors had adopted a formal policy on the nomination and appointment process that was free from real or potential conflicts of interest from the Sponsoring bodies. They proceeded with the appointment. About 2-3 months later, when the initial person had to step down, the Sponsoring Committee asked for a second nominee from OPSEU and appointed that person over our objections.

About 4½ months after we sent our letter, and with the intervention of the Financial Services Commission of Ontario (FSCO), we were able to get a written reply. The general theme of the letter from the co-

chairs of the Sponsors' Committee dated August 4th, 2004 was that the Plan "...has always made every attempt to be inclusive in the selection process for the Retiree Trustee...".

I was co-chair of the Sponsors' Committee for five years (1995-2000) and participated during that time in the appointment of two of the four retiree trustees appointed to date. I have observed this process used for the third and fourth appointments and I could not disagree more strongly with the statement by the Sponsors. In OCRA™'s response on September 8th to the Sponsors' letter, we confronted the Sponsors with numerous errors in the statements throughout their letter and challenged them to show documented proof of their assertions. We also advised them that in our opinion the quoted statement in their Aug. 4 letter to OCRA™ was "...knowingly a false statement by the Sponsors." We have not had a reply.

There are numerous issues with the content of the Sponsors' letter and at some point they may be required to prove them or admit that they cannot be supported. The issue of the process used by the Sponsors to nominate and appoint the retiree trustee has been referred to the FSCO.

2. Establishment of an Advisory Committee to the CAAT Plan

We have asked FSCO to determine whether an advisory committee to the Plan (composed of active employees and retirees) can be established, and what the necessary process would be. The law provides that such a committee can be established by a vote of active employees and retirees if:

- the Plan has never been part of a collective agreement, and if
- no member of the administrative body (the Board of Trustees) of the Plan has

been elected by the members (the active employees)

Over a year ago we had advice from a lawyer that we could seek to have an advisory committee established. He did not believe that we would be precluded by the above provisos. We also have been receiving correspondence from the Plan's lawyers who assert that the above two provisos prevent us from forming an advisory committee. Likely, we will have to go back to our lawyer with all the correspondence that has been exchanged to have his opinion on the current state of affairs. We have requested FSCO to make a determination on this matter also.

3. CAAT Newsletter Article

In the June 2004 issue of the CAAT Plan Newsletter there is an article on pages 6 and 7 entitled, "How our governance structure responds to Members and Pensioners". OCRA™ has sent a letter to the Plan objecting to some of the article's content that we believe is misinformation -- there are some elements of truth but they are distorted to make the situation appear as something that it is not. In that article there are at least three statements I would take issue with but space permits me to comment on only one. The second last paragraph states:

"From time to time, items of importance to Pensioners and others arise for which the Plan is not mandated or structured to provide assistance. These would include matters such as communications with special interest groups, organizations or other third parties with an interest in Plan activities." ... The Board of Trustees ... makes every effort to provide opportunities for information exchanges between the plan and its members."

In my view these are disingenuous statements. OCRA™ made two requests of the Plan. They were to permit an announcement in their newsletter for retirees to learn about OCRA™'s existence and to place a link from their website to our website. The Sponsorship and Trust Agreement (STA) for the Plan may not contain a specific mandate to assist OCRA™ to contact retirees, but that in no way prohibits the Plan from assessing such requests and providing assistance.

There are many things the Plan does that are not specifically mandated in the STA including moving the Plan's offices to downtown Toronto. Absence of a mandate is not the issue the article would have readers believe -- but it is a convenient excuse. The Plan certainly is structured to meet OCRA™'s requests. Our requests also would meet the following criteria, criteria that could be used to make decisions on requests:

- Is the request of general benefit to members and/or retirees?
- Is it within the capabilities of the Plan and not a burden on staff?
- Does it compromise in any way the stated mandate of the Plan?

Please do not read into the last sentence of the above quote that the Plan's efforts to "... make every effort to provide opportunities for information exchanges..." in any way includes retirees. The statement says and means *members* which in Plan parlance means active employees. As individual retirees we do receive their newsletter. Rather than trying to assist retirees to communicate, the Plan actually adopted a policy in March 2003 that states they will have no formal relations with any retiree group. Apparently this includes any request to assist OCRA™ in communicating with retirees. The lack of a mandate was not a

reason given then for the adoption of their discriminatory policy.

This is an unacceptable use of the Plan's Newsletter. This publication is the primary source for all retirees and members about the Plan and all of its dealings including the financial health of our Plan. It's content must be factual, balanced and accurate. If the members and retirees lose confidence in the veracity of what appears in the newsletter it will be a serious blow to the mandate of the Plan and those it serves.

Unfortunately we don't have the same "soapbox" the Plan does and can't reach nearly as many people as they have. Through the OCRA™ newsletter we will reach most of our members. Please pass it on to anyone you know that has an interest in the colleges and doesn't get the newsletter.

Throughout the conflict with the CAAT Plan, OCRA™ has continually offered to sit down and talk over our issues with the Plan to try to resolve them. The conflict creates a significant negative environment. However, whenever we have asked our members about issues they would like us to address, they have always put retiree health benefits and the CAAT Pension Plan at the top of the list. Currently we are looking to expand the range of issues OCRA™ is advocating.

It is not our desire to be fighting the Plan, but it is our mandate to protect and enhance the rights of our members. The fact that the Plan has closed all avenues to us provides us with few options. If we walk away from the issues described above it would be contrary to our mandate and detrimental to our members and all other retirees.

At our last executive meeting on October 20th the Executive decided to try once more to meet and talk with the Plan to see if a resolution to the issues could be found to establish a co-operative and mutually

beneficial relationship. We even asked FSCO to hold temporarily their action on our requests before them. On November 11th we received an email from the Plan CEO declining our offer because their lawyers had advised us in their last correspondence "...there is no point to any further debate or correspondence between the CAAT Pension Plan and OCRA™ ...".

The saga continues.

4. Authorizations to Examine CAAT Pension Plan Records

During the last year many members signed the authorization form that was on the membership form. The primary purpose of the form was to permit OCRA™ to request that we examine the records of the Plan on your behalf. The intention of this authorization was to be able to seek any new information that may become available from time to time throughout the year and also to have it as a potential tool to demonstrate to the Plan that co-operation with OCRA™ has more benefits than forcing confrontation. I thank the more than 250 members who signed the authorizations.

To date the Executive has not decided to employ those authorizations. It was considered that pursuing the possible establishment of an advisory committee would be less confrontational and perhaps as effective. Our efforts in that regard certainly have the Plan's attention judging from the correspondence from their lawyers.

As I did last year, I have again requested to make my personal examination of the records and hope that the missing and out-of-date files that were part of my experience last year have been properly addressed by the Plan. I believe that everyone would find the experience enlightening.

► RECENT NEWS! ◀

Extended Health Benefits

Joan Cunnington

At long last, we're happy to report that some improvements and real choices in post-retirement benefits are on the way. The chief complaint we receive is that the current plans (different but very similar plans for administration, support, and academic) are too expensive, and many college retirees either can't afford the coverage when they retire or they find they have to drop the coverage after just a few years of retirement.

Following the Academic and Support Staff contract in 2003; two subcommittees of the Academic and Support Staff Joint Insurance Committees were set up to look further into extended health benefits for retirees. OCRA™ was invited to send representatives: Sheila Hirsch-Kalm attended the support staff meetings, and Bob Pando and Joan Cunnington went to meetings of the academic subcommittee. The subcommittees included normal representation from "The Council," (College Compensation and Appointments Council, formerly Council of Regents) OPSEU and support staff and faculty respectively, and a benefits expert.

The subcommittees were directed by letters in their respective collective agreements to develop alternatives to the existing extended health plans for retirees. Coverages, costs, and retirees' needs were explored in depth, and the OCRA™ representatives contributed valuable life experiences and advice. Following the conclusion of the work of the two subcommittees in mid-October, presentations of the proposed changes to retiree benefits have been made to some retiree groups. While nothing is final yet, here is a summary of the main points of the proposals taken from a meeting of Niagara College retirees on November 3, 2004:

The three current plans for administration, support, and faculty are almost identical and it is proposed that they be combined into one plan, which will have virtually no changes. In addition to this combined plan, **two** new alternative plans are proposed with reduced coverage and reduced premiums.

- All retirees, whether administrative, academic or support will be able to choose which of the three plans they want to have.
- The Council has decided that after September 1, 2005, no more "early retirees" will be included with the active employee groups for benefits purposes. Therefore the current six "early" and "post-65" retiree groupings will be merged into a **single** "retiree" group.
- Present early retirees will remain in their active group until they become 65 when they will join the new retiree group.
- Premiums will vary according to age, i.e. under or over 65 for Plan 1 and Plan 2.
- All new retirees after August 31st, 2005, regardless of age, will be in the "retiree" group.
- The actual claim experience which determines the premium rates for the three plans will be co-mingled for the three plans on a line item basis to establishment the premium rates. For example, all three plans will have drug coverage and the claim experience for that "line item" will be calculated based on the experience of all three plans.
- The initial rates will be guaranteed effective for the first two years.

At present, the plans are known as **Plan 1** (the existing plan), **Alternative Plan 2** (developed by the academic subcommittee) and **Alternative Plan 3** (developed by the support staff subcommittee). The following is a general summary of some of the main items/changes in the three plans **for information purposes ONLY**. It is not a complete outline of the plans.

- **Plan 1** - same as active employees:
Two separate packages:
 - Extended health care, vision and hearing care
 - Dental
- Subscribers can choose **either** or **both**
- Same coverage as active academic and administrative employees and slightly better than support staff.
- **Premiums** - There will be a small increase in premiums presently charged for under and over 65 retirees in February 2005.

- **Alternative Plan 2** - less comprehensive than Plan 1 - some items removed or reduced with **no options**:
Not covered:
 - Semi-private hospital
 - Out-of-country emergency services
 - Recall dental exams
 - Vision care except for a once-in-a-lifetime \$200 payment for contact lenses required following cataract surgery.
- Massage therapy co-insurance changed to 50%.
- Drug coverage: 100% reimbursement for generic drugs, 85% for brand name drugs.
- Additional coverage for comfort and convenience items (e.g. grab bars, etc.)
- Annual dental limit is \$2000/person
- **Premiums** - rates will vary according to age, with slightly lower rates for over 65, (the Ontario Drug Benefit effect) with a family premium slightly more than \$250 monthly.

- **Alternative Plan 3** - A “bare bones” package with **no options**.
- Does **not** cover:
 - semi-private hospital
 - emergency out of country services
 - vision care except for a once-in-a-lifetime \$200 payment for contact lenses required following cataract surgery; one eye exam per year and a glaucoma test.
 - dental expenses except accidental dental (which is covered under extended health coverage).
- **Reduced** coverage for:
 - Hearing aids \$1500 in each 3-year period and integrated with assistive devices program;

Includes:

- Private duty nursing - \$10,000 per year;
- Orthotics and orthopaedic shoes - \$600 in each 2-year period;
- Drugs:
 - mandatory generic substitutions
 - for persons under 65 a deductible of \$100 per person per year to a maximum of \$200 for a family
 - for persons over 65, no reimbursement of the ODB plan deductible.
- **Premiums** - the objective is to provide coverage for a family for about \$120.00 monthly.

Eligibility for All Plans

- All current retirees or spouses of deceased retirees who have maintained their coverage.
- Other retirees who retired after August 31, 2003.
- All future retirees.
- Surviving spouses of retirees who elect or have elected to continue their coverage.
- Surviving spouses of employees who died provided the spouse elected at that time to continue the coverage - this eligibility occurs when the deceased employee would have turned 65.

PLEASE NOTE: If a retiree presently covered under the existing plan (Plan 1) moves to Alternative Plan 2 or Alternative Plan 3, **that decision is irreversible. Once the change is made, there is no going back to the previous plan. Neither can a retiree move from Alternative Plan 3 to Alternative Plan 2 or Plan 1.**

- **Also please note:** there are no **pre-existing condition exclusions** for any of these coverages under any of these plans.
- Premium rates will vary for retirees living outside of the Province of Ontario because of different provincial tax rates on the premiums.

The target date for the implementation of these plans is July 1, 2005.

What is the best bang for your health insurance buck? It appears that the retiree who selects Plan 1 without dental coverage gets the best value. And from what we know about other extended health plans available to retirees, the colleges' Sun Life Plan 1 provides the best coverage for the premiums paid.

CAUTION!!!! Please remember that the foregoing are **proposals only** - these changes have not been finalized and will not be for several months. Much work will be needed to produce some information packages that will be available - hopefully - some time next spring. When these packages are distributed, we believe there will be some contact information for retirees who want to get answers to their questions. At the moment, unfortunately, we do not have that kind of information or any details about the proposed plans beyond those presented in this article.