



NEWSLETTER May 2005 Vol. 4 No. 2

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

## **PRESIDENT'S MESSAGE**

*Bob Pando*

### **Changes in OCRA™**

Since our last newsletter there have been some changes. We were sorry to lose two of our executive via resignations. Jennie Balasak and Lister Robinson have been on the executive from our beginning and were significant contributors to the growth of OCRA™ and our activities. Jennie was particularly passionate about the health benefits issue and Lister performed a difficult and valuable role as our treasurer. I thank them for their efforts and wish them well.

Recently Gil Callingham, a retiree from Seneca, has agreed to join the executive as our new treasurer and we welcome him on board and look forward to his involvement. The executive has not yet filled the remaining executive committee position but we expect to do so in the near future.

As you will see in Joan's report our overall membership has increased to about 1560. Considering the fact that most of the 8500 or so college retirees don't even know about our existence because we are unable to reach them, we

think this represents a high participation rate. It also demonstrates that most retirees see value in what we have done and hope to do on behalf of our members. We are also pleased to welcome the St. Lawrence College retirees group and their members into OCRA™'s pre-paid membership plan. Joan was asked to speak to them in May at their formal inaugural meeting. They have had a less formal organization for some years.

As part of our evolution we are in the process of incorporating as a not-for-profit Ontario corporation and that process will be completed within the next few weeks.

### **Retiree Health Benefits**

By the first week of June those of you who have maintained your Sun Life health benefits plan through your former college will receive a package of information outlining the new health benefits plans and the available options. The College Compensation and Appointments Council, the holder of these policies, wants to have everything up and running by July 1. Please read this information carefully and make an informed selection from the three options. **Those who retired since**

**September 1<sup>st</sup> 2003, and did not keep the benefits plan, will have a one-time opportunity to re-enrol in one of the plans.** I encourage you to consider it carefully – the option cannot be repeated in the future. These new plans mark a significant improvement in the range and options available to college retirees. OCRA™ was instrumental in bringing forward the issue of improved retiree benefits and in causing these options to become a reality over the past three years.

The administration of the new benefits plans has been a concern to OCRA™. We have worked diligently to have an administrative system established in which retirees would have a significant role. A tentative agreement was reached on the administration structure of the new benefits plans at a recent meeting of the CAAT Retirees Group Insurance Advisory Subcommittee. The tentative agreement involves OPSEU, the Council (College Compensation and Appointments Council), OCASA and OCRA™. Before anything can become finalized, the required language regarding the tentative agreement must be incorporated into the support and academic collective agreements now under negotiation and into the agreement between the Council and OCASA.

The proposal is to have an administrative committee operating by consensus to oversee the operations of the plans. This committee will make recommendations regarding the plans to the Council who will be the holder of the plan policies. The CAAT Retirees Group Insurance Advisory Committee – CRGIAC) will function in the same manner as the three current Joint Insurance Committees (JICs) function with respect to the benefits policies of the three active employee groups.

CRGIAC would have a membership of:

- 3 retirees,
- 3 Council appointees,
- 1 resource person appointed by OPSEU,
- 1 resource person appointed by the Council,
- 1 resource person appointed by OCASA

When needed, additional resource persons could be included in meetings at the discretion of the CRGIAC. Two of the retiree members would be appointed by OPSEU in agreement with OCRA™ and the third would be appointed by OCASA in agreement with OCRA™. The costs for the administration of CRGIAC would come from the deposit funds of the benefits plans.

While the tentative agreement doesn't meet all of the objectives of OCRA™, it is a major improvement over earlier proposals. We believe it will provide significant retiree participation and influence in the administration of these most important benefits plans. We are pleased that the tentative agreement was reached through mutually respectful negotiations and look forward to its formalization.

### **College and University Retirees Association of Canada (CURAC)**

OCRA™ recently joined CURAC. It is an umbrella organization of college and university retiree organizations across Canada that is working on behalf of those retiree groups. One of our main interests is to encourage activity on the provincial level. For example, there could be a joint effort by educational sector retirees to lobby the Ontario government on behalf of retirees on such topics as the Ontario Drug Benefit Plan.

## **CAAT Pension Plan**

As you know, the Plan adopted a policy over two years ago to exclude all retiree groups' participation in the Plan. Because of the profound importance of the Plan to so many of our members, OCRA™ continues to seek a way to become more involved.

Last fall, we received word from the staff of the Financial Services Commission of Ontario (FSCO), which oversees pensions in Ontario, that we did have a right we claimed under the Pension Benefits Act. That right was to establish an advisory committee to the Plan composed of representatives of retirees and active employees. Our initial request to develop the process to establish an advisory committee has been rebuffed by the Plan's lawyers and once again we have asked for FSCO's intervention.

The Plan argues that such a committee is unnecessary. OCRA™ believes that there is a serious need for such a committee. The advisory committee would have the right to attend Plan meetings, have access to information and be able to make presentations to the Plan. OCRA™ believes retirees have a right to be informed and involved. We will let you know when anything substantive happens.

### **General Meeting**

At our last executive meeting it was decided to delay the next GM to the spring of 2006 rather than to have it this fall. We find the time between the GMs to be too short for all the preparation that is involved. One of our proposals is to suggest changes to our constitution to extend the time between meetings to two years.

Have a good summer!

## **MEMBERSHIP AND OTHER MATTERS**

*Joan Cunnington*

### **Renewals and New Memberships**

There has been a good response for 2005 renewals, and a most encouraging increase in new memberships from retiree associations at St. Lawrence, Mohawk, Centennial, and Fanshawe. They are now prepaying the OCRA™ membership fee on behalf of their retirees. We welcome a sizeable representation (close to 80 new members) from the new retiree association at St. Lawrence College. We wish them well in getting their retiree association up and running. This has put the total number of names on our membership list over the 1,560 mark, as we continue to grow!

### **Life Memberships**

A special thank you to the approximately 130 OCRA™ members who have sent in cheques to pay for a life membership. This is a very satisfactory result for the life membership initiative suggested by Lister Robinson. As explained in the previous newsletter, these moneys will be kept in a separate bank account with a small percentage being transferred annually to the operating budget.

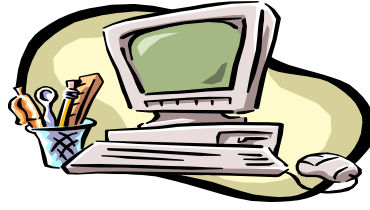
### **Non-voting and Unrenewed Members**

With yet another increase in the postage rates in January 2005, keeping non-voting and unrenewed members on the mailing list for all the mailings will continue to be too expensive. However, we will be sending reminder letters to last year's unrenewed members shortly to jog their memories about renewing.

## The Perennial Request

**If you move ... or change your email address ... please remember to let me know!!** Some of you are very conscientious about keeping in touch, as shown by the emails, letters, and telephone calls that arrive from time to time, and I thank those people for their thoughtfulness. However, I have to say that removing members' names from the mailing list after a mailing because of a "moved" or "unknown" label on a returned envelope makes extra and unpleasant work for Linda Choptiany and myself - so please stay connected - we don't want to lose you!

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](mailto:ocra.secretary@sympatico.ca).



## WEBSITES OF INTEREST

*Derrick May*

1. [www.dpreview.com](http://www.dpreview.com)  
For those who wish to evaluate digital cameras before buying
2. [www.freetranslation.com](http://www.freetranslation.com)  
The name says it!
3. [www.unwantedlinks.com/removespyware.htm](http://www.unwantedlinks.com/removespyware.htm)  
Information on spyware and links to the two most popular free antispyware programs (Ad-Aware and Spybot)
4. [www.yahooligans.yahoo.com](http://www.yahooligans.yahoo.com)  
For the "kids" and their grandchildren!
5. [www.canada.com](http://www.canada.com)  
Canada's online news and information Service
6. [www.cnf.ca](http://www.cnf.ca)  
Nature Canada (Previously Canadian Nature Federation)
7. [www.globefund.com](http://www.globefund.com)  
Track your investments
8. [www.ceaa.gc.ca](http://www.ceaa.gc.ca)  
Canadian Environmental Assessment Agency
9. [www.download.com](http://www.download.com)  
The most popular site for downloads - all downloads are adware-free!
10. [www.howstuffworks.com](http://www.howstuffworks.com)  
The name says it!
11. [www.canadapost.ca](http://www.canadapost.ca)  
Find a postal code. Track packages
12. [www.hc-sc.gc.ca/food-aliment](http://www.hc-sc.gc.ca/food-aliment)  
Food safety and nutrition

### INCORPORATION

After much discussion, the executive has decided to incorporate the Ontario Colleges Retirees' Association (OCRA™) as a non-profit Ontario corporation. The chief advantage of this step is the creation of a legal entity distinct from its members. This will give OCRA™ the capacity to act as a corporation rather than an association of individual members. We will incorporate under the official name "Ontario Colleges Retirees' Association" because it is not very likely there will be any conflict with similar existing names. If you search OCRA on the Internet, you'll be astonished at how many OCRAs there are out there!

## EXTENDED HEALTH BENEFITS

*Joan Cunningham*

In the December 2004 newsletter, we provided a summary of the new plans developed by subcommittees of the academic and support staff Joint Insurance Committees (JICs). In January 2005, the two subcommittees joined together and added representatives from OCASA, thus forming yet another subcommittee of the academic, support staff and administration JIC. This new group is known as **CRGIAS** (Colleges of Applied Arts & Technology Retiree Group Insurance Advisory Subcommittee). OCRA™ executive members Sheila Hirsch-Kalm (support staff), Bob Pando and Joan Cunningham (Academic) were invited to participate. OCASA sent a retiree rep who is not an OCRA™ member.

CRGIAS moved to the implementation stage from the development phase of the three new plans. The subcommittee reviewed drafts of complex and detailed information packages developed by the consultant (Heath Benefits Consulting). A timetable for implementation was established. The packages of information have now been finalized, and will be distributed by the colleges at the beginning of June. College Compensation and Appointments Council (“The Council”) personnel have been providing quality in-depth orientation sessions at some colleges and distributing details of the three plans. OCRA™ secretary Joan Cunningham has spoken at the Seneca College Retirees AGM, at St. Lawrence College Retirees inaugural AGM, and with Sheila Hirsch at the annual CAAT Support Staff conference about the new benefits. She will be visiting other college retiree associations to provide information from a retiree’s perspective.

The colleges will mail the information early in June to retirees at their address in the college’s records. The “drop dead” date for the return of the enrollment form is July 31, 2005. Everyone who is currently enrolled in Sun Life benefits and intends to continue with them, **MUST** complete and return the form by the date specified. The contract numbers will be changing, hence the need for new forms. The only exception is the early (under 65) retirees who are in the “grand-parented” plan - they do not need to re-enroll if they are remaining with their present coverage. **If you are going to be out of town for any length of time during this June-July period, please make arrangements to have your mail forwarded so that you do not miss this very important deadline.**



### **Not a Sun Life Benefits Member? Check this out!!**

Retirees who retired on or after September 1, 2003, are eligible to apply for extended health coverage under one of the three new plans. All future retirees from September 1, 2005 will also have this option. OCRA™ has been very concerned that there will be eligible retirees who may not hear about the **window of opportunity for enrollment.** Most colleges do not keep in touch if the retiree does not carry the Sun Life benefits. Because of this, a notice was posted on the OCRA™ website recently in an attempt to reach eligible retirees who have moved since retiring on or after September 1, 2003. Eligible retirees who do not receive any information **by**

**the first week in June** should get in touch with their college's benefits administrator **immediately**.

The grand-parented plan will be discontinued August 31, 2005, but retirees currently in it may continue until they reach age 65, at which point they will decide whether to stay with Plan 1 or choose another plan.

Full details of the new plans will be available on The Council's website at [www.TheCouncil.on.ca](http://www.TheCouncil.on.ca) early in June. If you have any questions, get in touch with your college's benefits administrator. Training for personnel involved in retiree benefits was held at Humber College May 16, so you should be able to get answers to your questions by the time you get this newsletter.

From time to time, OCRA™ has been criticized for being unable to get a reduction in extended health care premiums for retirees. OCRA™ has never been invited to participate in the negotiations where decisions leading to reducing premiums for retirees might be made. Our only option has been to lobby all the parties to make them aware of the need for change. Because of OCRA™'s efforts, the decision-makers are now aware that ever-increasing premiums, and an inflexible plan have made high health care costs extremely difficult for many college retirees' families. OCRA™ has achieved a major accomplishment for our members, and for all college retirees. There is now meaningful retiree representation on the committee that administers the new plans.

**Benefits Premium Holiday**

Some administrative and academic retirees (over 65) have received notice of a premium holiday in their benefits

premiums from their colleges. Some did not receive the notice. The holiday is the result of the creation of the new benefits plans for retirees and because the previous plans for those two groups had generated surpluses over the past few years. The support staff plan had generated a small deficit so there was no premium holiday available for that group. The extent of the holidays for the administrative and academic differed because of the differences in the amount of the surpluses. Basically, the premium holiday covers a three-month period.



**DID YOU KNOW ??**

Deadlines are important - we all know



that! But it is especially important to know the deadlines if it becomes necessary to change your extended health coverage carrier. For example, if the existing coverage becomes unavailable because of an age limitation or death of a subscriber, most alternative carriers allow 31 days to complete a changeover. The clock starts ticking the day the existing coverage terminates. If a change in extended health coverage becomes necessary, make sure the change is completed within the specific time limit.

Another important deadline is August 31/05. This is the deadline for submitting receipts under the old Sun Life health benefits plan.



## HAVE YOU NOTICED?

There have been changes in dental practice over the past few years. We used to go to the dentist regularly for fillings, X-rays, perhaps some orthodontic work, and crowns and bridges. Now that many of us have had most of our teeth filled and/or capped, and fluoridization prevents many cavities in younger people, how can a dentist maintain a decent practice? (and standard of living) You've probably noticed that your friendly dentist wants to see you whenever you can be persuaded to go. Preventative and

cosmetic procedures have become the mainstay of dentistry these days. You may receive invitations to visit your dentist two, three, or more times a year for cleaning, scaling, and polishing your teeth, plus X-rays from time to time.

According to one expert, one such visit per year is sufficient. As for the cosmetic aspect, that's up to the individual. If you believe that whiter teeth are essential, at least your dentist can help you achieve that brilliant flashing smile more reliably than all the strips of the toothpaste manufacturers.

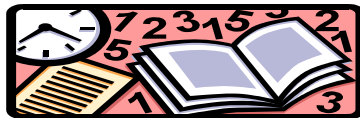
### **MARK YOUR CALENDAR NOW!**

**OCRA™ GENERAL MEETING**

**MAY 2006**

**SENECA COLLEGE**

***Note: This is a change in date  
from Fall 2005.***



**NEWSLETTER QUESTIONS OR COMMENTS → Contact The Editor,  
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