



NEWSLETTER October 2005 Vol. 4 No. 3

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

PRESIDENT'S MESSAGE

Bob Pando

To most OCRA™ members it may seem that this has been a quiet year as far as OCRA™ is concerned. We haven't distributed as many newsletters/bulletins as in previous years. The general meeting, that originally was to take place this fall, was put over to the spring of 2006. The executive felt that more time was needed between the general meetings. There is a significant amount of preparation time involved for a general meeting and, as well, there are a number of new members on the executive. We had several changes in the executive due to the resignations of Bill Totten, Jennie Balasak, Lister Robinson and Linda Purser. They were all valued members of the executive and their contributions are sincerely appreciated and their input will be missed. Linda Choptiany updates you on new executive members later in this newsletter.

Many of our members will have experienced the changeover from Sun Life's original health benefits plans to the new health benefits plans. Members made their choices from amongst the new plans. I believe that as time passes, current and new retirees in these plans will appreciate the improved options now available to all college retirees.

Members will also be interested to learn about OCRA™'s incorporation and that we now have obtained "directors insurance". Both of these steps were taken on the advice of a lawyer. See vice-president Derrick May's note on the topic in this newsletter.

Joan Cunnington brings the members up to date on our membership figures, which continue to grow in spite of the fact that many retirees do not even know of OCRA™'s existence. These retirees cannot be reached because the CAAT Pension Plan will not assist us in contacting them. Our concerns regarding the CAAT Pension haven't dissipated and progress on our complaints through the Financial Services Commission has been slow. Later in this newsletter, I comment briefly on the status of our issues with the Plan.

We have had some members interested in the process involved to examine their personal records, (once a year) with the CAAT Plan. I have provided a brief outline of the steps to take later in this newsletter. I would be happy to assist anyone further if they wish to contact me directly. (905-732-1453)

A handwritten signature in black ink that reads "Bob Pando".

MEMBERSHIP AND OTHER MATTERS

Joan Cunningham

Renewals and New Memberships

Figures for the 2005 membership year show a very good increase in the OCRA™ membership numbers, life membership payments, and an improved rate of renewals from previous years. The total number of names on our list now exceeds 1,625. New members have continued to arrive from Centennial College retirees and St. Lawrence College retirees (close to 100 members now), as well as from Canadore, Seneca, and Humber retiree associations.

Renewals for 2006

Instead of sending out the membership renewal form with the final newsletter of the year, we're trying something different. There's been the occasional note from unrenewed members in response to a membership renewal reminder, "I didn't realize my membership was overdue because I didn't get a renewal notice." Fair enough! Most of the organizations that I belong to have a special mailing for membership renewal. OCRA™ will try this method to see how it works. The OCRA™ membership year is the same as the calendar year, so renewal notices will be mailed in December. There will be a bulletin updating events since the October newsletter as well.

Non-voting and Unrenewed Members

Unfortunately it continues to be too expensive to send non-voting and unrenewed members our newsletters and bulletins. If the postage rate or the cost of printing and paper didn't keep going

up, rising gas prices would find their way into the mix somehow.

If you move or change your email address, PLEASE REMEMBER TO LET ME KNOW!!!!!!

In anticipation, thank you.

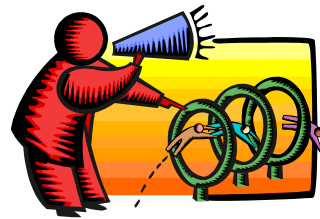
ocra.secretary@sympatico.ca

905-945-1299

The Secretary, OCRA™,

#410, 111 Merton St., Toronto, ON

M4S 3A7



Incorporation Update

Derrick May

In our last newsletter we mentioned that the executive had decided to incorporate the Association as a non-profit Ontario Corporation.

Our Secretary, Joan Cunningham, facilitated the required name search and subsequently took care of the formal paper work. Everything went smoothly, and Letters Patent were issued in June. We are now formally incorporated in Ontario as "Ontario Colleges Retirees' Association".

If you are interested in general reading about incorporation, check out this website.

www.corporationcentre.ca

WELCOME NEW DIRECTORS

Linda Choptiany

OCRA™ is pleased to welcome three new directors to the Board.

Bev Walden and Barbara Hubbs are retirees from Humber College. Gil Callingham is a Seneca retiree who has agreed to take on the Treasurer's job.

OCRA™ needs one more director to fill the last vacancy on the Board.

If you are interested please email me lchoptiany@sympatico.ca or call 905-209-9435.

The OCRA™ Board currently meets 4 times a year at Mohawk College in Hamilton. The retiree directors come from a variety of colleges and OCRA™ seeks representatives from all former employee groups (faculty, administration and support). As we have only one support member on our Board, we would welcome another.

OCRA™ BOARD 2005

OFFICERS

President	Bob Pando
Vice-president	Derrick May
Secretary	Joan Cunnington
Treasurer	Gil Callingham
Communications	Linda Choptiany

DIRECTORS

Sheila Hirsch
Peter Pass
Barbara Hubbs
Bev Walden
Vacant

SUN LIFE RETIREE HEALTH BENEFITS UPDATE

Bob Pando & Joan Cunnington



With all the changes occurring in the retiree health benefits area a quick update on what is transpiring seems useful. Over two years ago the Compensation and Appointments Council (formerly the Council of Regents) and OPSEU, had initiated work on the restructuring of retiree health benefits through subcommittees of the support staff and academic Joint Insurance Committees. That work was successfully completed early in 2005 and three members of the OCRA™ executive participated on behalf of the support and faculty retirees (Sheila Hirsch on the support staff subcommittee and Joan Cunnington and Bob Pando on the faculty subcommittee). OCASA, the organization that represents the administrative employees, also was on the subcommittee and involved in the discussions.

OCRA™ had campaigned strongly for retiree health benefits to be improved through the negotiations process. After two sets of negotiations, that effort finally paid off this year with the creation of three new health plans featuring differing levels of benefits coverage and costs. For the first time retirees have real choices of benefit level that can meet the needs of the support

staff retirees as well as the faculty and administrative retirees.

The major issues that remained from OCRA™'s perspective were:

- the need to have an administrative body for these new plans that would be independent from the existing JICs
- strong retiree representation on that body
- retirees to have a significant voice in identifying those retiree representatives.

The Council, OPSEU and OCASA have agreed that the oversight administrative body will be a separate retiree “joint insurance committee”, that it will function on a consensual basis, as do the existing JICs, and that there will be three retiree representatives on the committee. The one faculty and one support retiree representative will be jointly selected by OPSEU/OCRA™. The administrative retiree representative will be jointly selected by OCASA/OCRA™.

This administrative committee will be established after the current negotiations are completed for the faculty. (At the time of writing support staff had settled their contract). The parties already have agreed that the necessary contractual changes will be put into place during these negotiations. **These are major advances for retirees in this most critical area of retiree benefits.**

NEW CAAT BENEFITS UPDATE

The two deadlines - July 31 for the completion and return of the form to enroll in one of the new Sun Life extended health plans, and September 30 for the submission of all claims under the old plan - have come and gone.

Human resources personnel at the colleges can finally see the light at the end of the tunnel now that most of the work associated with the huge task of planning, preparing for, and executing the changeover has been completed. For the benefits officers at the colleges, the telephones don't ring as frequently as they did during June and July when retirees were examining their packages of information and getting answers to their questions.

Approximately 95% of the enrollment forms have been returned to college human resources personnel. There are a few outstanding enrollment forms that have not yet been received and colleges have made several attempts to contact the retirees to obtain their signed enrollment

If you did not return a signed enrollment to the college, please do so immediately as any claims you submit will be “suspended” until a signed enrollment form is received by the college. What this means is that Sun Life will not pay your Health and/or Dental claims until the signed enrollment is received, at which time Sun Life will pay your eligible claims.

With regard to **Life Insurance, you must return a signed enrollment to the college.** Without a signed enrollment, Sun Life will treat a death claim as having no beneficiary designation and will pay the benefit to the Estate. This coverage, under the new contract 22182, requires a signed enrollment.

Note: Retirees under the age of 65 had their coverage grand-parented to age 65 unless they elected to join one of the new plans and forfeit their early retiree rights.

ALTERNATIVE EXTENDED HEALTH INSURANCE PLANS

Joan Cunningham

During my participation in the committee work leading up to the development of the new CAAT Retiree Benefit Plans insured through Sun Life Assurance Company of Canada, I researched other retiree plans in order to discover what else is available. Some of the resulting information is shown below. Those college retirees who chose not to keep their Sun Life benefits after retirement or upon reaching age 65 and who have not found alternative coverage may find it interesting.

WARNING!!!

THESE PLANS ARE NOT RECOMMENDED AS A SUBSTITUTE FOR THE COLLEGES' PLAN.

This information is provided merely as a service to those OCRA™ members in need of such information. We strongly recommend that you investigate thoroughly before making any decisions. The principle of “CAVEAT EMPTOR” (buyer beware) definitely applies because there may be:

- **pre-existing condition coverage exclusions**
- **yearly or lifetime claim maximums or deductibles, especially for drugs and hospitalization**
- **“age banding” meaning premiums increase with age**
- **insurers deciding what “eligible” expenses will be reimbursed**
- **premiums that may seem less expensive, but remember there are no bargains out there and the lower the premium, the narrower the coverage**

OTIP - Ontario Teachers Insurance Plan; 120 Northfield Drive, Box 218, Waterloo, ON N2J 3Z9; telephone 1-800-267-6847; website www.otip.com

RTO - Retired Teachers of Ontario; 18 Spadina Road, Suite 300, Toronto, ON M5R 2S7; telephone 1-800-361-9888; website www.rto-ero.org

CAUT - Canadian Association of University Teachers. The “Follow Me” plan of Manulife Financial is available without medical examination for a limited period (October 1 - November 30, 2005) for CAUT members. Through our association’s membership in CURAC (Colleges and Universities Retiree Associations of Canada), OCRA™ members may apply for membership in CAUT. For details contact CAUT at 2676 Queensview Drive, Ottawa, ON K2B 8K2; 613-820-7244; email acppu@caut.ca website www.caut.ca

CARP - Canadian Association of Retired Persons; 27 Queen St. E., Suite 1304, Toronto, ON M5C 2M6; telephone 416-363-8748; website www.carp.ca

MROO - Municipal Retirees Organization Ontario; 2680 Skymark Avenue, Suite 910, Mississauga, ON L4W 5L6; telephone 1-800-595-4497; website www.mroo.org (Must apply within 90 days of loss of previous coverage)

Membership in the sponsoring organization is required.



SUN LIFE DIRECT DEPOSIT

Instead of receiving cheques in the mail from Sun Life for health benefits expenses, you can ask for direct deposit of those refunds to your bank account. Go to the Sun Life website at <http://www.sunlife.ca> and under the Sign In box, click Plan Members. You will have to register and will receive an access ID and be asked to create a password. Once you have access, click on the “contract number”. On the next page that opens there should be a link on the right regarding “direct deposit”. Complete the necessary info and within a couple of days you will be receiving expense refunds directly deposited to your bank account. You can print out the page describing the deposit and keep it for tax purposes. There also is a record on the Sun Life site of your expenses and payments that you can go back to if needed to reprint receipts. Another useful piece of information on the site is the vision coverage still available to you.



WERE YOU MISSED?

One of the key questions that OCRA™ has regarding the new health benefits plans is whether any eligible retirees have been missed in the process. The committee overseeing the process did all that it could to contact all eligible retirees – that includes anyone who maintained their coverage and also those who were covered by the former Sun Life Plan up to September 1st, 2003. Anyone who dropped coverage after that date was eligible to come back into the new plans.

The subcommittee co-ordinating the change over to the new health benefits plans attempted to get the assistance of the CAAT Pension Plan, the one body with access to virtually all retirees, in contacting all eligible retirees, but they refused to assist. If you know anyone who may have been eligible but was not informed of their options we would like to know who they are and how to contact them. Contact either Joan Cunnington or Bob Pando. (Joan – 905-945-1299, Bob – 905-732-1453)

CAAT PENSION PLAN ISSUES UPDATE

Bob Pando

OCRA™ has been trying for about two years to get the Financial Services Commission of Ontario (FSCO) to deal with the issues that we have with the CAAT Pension Plan. There has been only modest movement to date. The basic issues are:

- to find out whether current employees and retirees have the right to hold a vote to determine if an advisory committee to the Plan should be established as provided under the Pension Benefits Act, and to direct what the process should be to arrange and hold that vote.
- to have the Plan provide a meaningful response to our request for them to show the evidence to verify statements made to OCRA™ in their letter of August 8th 2004.

Some months ago the FSCO staff did determine that we had the right to hold such a vote despite very strong opposition from the Plan's lawyer. FSCO also concluded that the Plan had an obligation to facilitate the vote.

However, the Plan refused to co-operate to arrange the vote and our efforts to get FSCO to direct that the vote be held, and to outline the process, have met with ongoing delays. One of the principle reasons is that FSCO continually changes the staff person that handles our file and we are now (by my count) on our 8th staff change and our 6th different staff person. The present FSCO staff person is the very first one that we had when we first contacted FSCO for

help and we have asked her to expedite our request.

The Plan's letter of August 4th 2004 was a reply to our concerns over the way that the Sponsors' Committee has appointed the retiree trustee. It is OCRA™'s view that, because the Committee simply appoints the person identified in turn by OPSEU or OCASA, he/she is not a representative of the retirees but simply another trustee of OPSEU or OCASA. We also believe that the Committee is not following the appointment process for the retiree trustee that is set out in the Sponsorship and Trust Agreement that established the CAAT Plan in late 1995.

The validity of most of the content of the Plan's August 4th 2004 letter was disputed by OCRA™ and we challenged the Sponsor's Committee to show evidence to prove what they were saying. The Committee refused to respond to our challenge and we asked FSCO to direct them to answer our questions.

Recently FSCO sent a letter to the Plan directing the Committee to respond. Hopefully it will be a substantive and meaningful response. This is the fourth time that FSCO has had to direct the Plan to do what we believe it has an obligation to do. That obligation is to correspond in a timely manner with OCRA™ or any Plan member or retiree, and to provide information that is truthful and verifiable.



Email

Subject: Thanks

This will extend our sincere thanks to the OCRA™ Executive for its part in negotiating the alternative health benefits plans for college system retirees.

The plans are well thought out and meet the needs of retirees at various income levels without sacrificing significant health benefits.

We appreciate the role OCRA™ played in the initiative, likely the single most important concern of the retiree group.

Thank you again for your work and congratulations on a job well done.

Pat Hallahan, President
St. Clair College Retirees' Association

OCRA™ GENERAL MEETING

Mark your calendars! **MAY 27, 2006** at **SENECA COLLEGE, Newnham Campus**, at a meeting room (tba) in the Student Residence. Overnight accommodation will be available at a special rate for OCRA™ members.

Special thanks to **SENECA COLLEGE** for sponsoring the event – including **complimentary** morning **coffee, lunch** and **parking**. More details at a later date!

Newsletter – Questions or Comments → Contact The Editor,
OCRA™ Communications, 140 Raymerville Dr. Markham, ON L3P 4M9
lchoptiany@sympatico.ca 905-209-9435