



938 Highland Road, Bridgenorth, Ontario K0L 1H0

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

FROM THE PRESIDENT

Linda Choptiany

I am pleased to tell you that I was elected the President of OCRA on November 1, 2007. As one of the founding members of OCRA and Communications Officer for many years, I am committed to the goals of the Association and welcome the opportunity to continue to work on issues important to OCRA members.

Two members were elected to the Board at the General Meeting held September 29, 2007 at Centennial College. Congratulations to Joan Cunnington (Seneca) and Edith Davis (Fanshawe). The new Board met for the first time November 1 at Georgian College. The first Board meeting after the General Meeting is the one where the officers and president are elected from the directors. Bev Walden (Humber) is the Vice-President. Derrick May (Mohawk) assumed the role of Past President. Susan Murphy (Georgian) has taken over as Communications Officer and Joan Cunnington (Seneca) is the Liaison and Public Relations Coordinator. See more information on all the Board members in this Newsletter.

OCRA has been rotating its Executive meetings among the colleges over the past year. We have met at Fleming, Centennial and Georgian. This has given the Board the opportunity to talk with local retirees and college representatives. OCRA is grateful for the hospitality we have received at all of the meeting places.

The membership at the General Meeting affirmed and renewed OCRA's mandate to pursue and foster the interests of its members. In the **Future Directions** session, with the help of facilitator Joan Homer (retired CEO of ACAATO), the membership encouraged OCRA to focus in four areas:

1. Development of a strategic plan.
2. Building of OCRA's membership
3. Relationship building and outreach
4. Development of effective communication channels

Several key issues have been identified to address within the **strategic plan**. Your Executive listened carefully when the membership asked that we pursue collegial, respectful relationships.

Earlier this month Derrick May, Bev Walden and I met with Paul Owens, Chief Executive Officer, and Sharon Chandler, Director, Policy and Communications of the CAAT Pension Plan. Our meeting was cordial and we agreed that our communications should be open and productive. Both Paul and Sharon said they viewed the meeting as a positive beginning.

On November 15, 2007, Joan Cunnington and I made a presentation in Windsor on behalf of OCRA to the **Ontario Expert Commission on Pensions**.

The Ontario government has been conducting a review of certain aspects of the Pension Benefits Act. The Commission's job is to examine the legislation that governs the funding of defined benefit pension plans in Ontario. They invited groups to make recommendations and since the CAAT Pension Plan is a defined benefits pension, OCRA wanted to respond.

We developed a preliminary and a supplementary submission. Members who worked on both documents included Ruth Tracy (St. Lawrence), Derrick May, Joan Cunnington, Joan Homer and me. The submissions are posted on the OCRA website at www.caatretirees.org Read more in Derrick's article.

These are just a few of the highlights of your Association's work since the General Meeting. Please see the rest of the Newsletter for more articles on topics of special interest to CAAT retirees.

As always, I welcome your input.

Linda Choptiany
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**OCRA™ BOARD
2008**

EXECUTIVE

President	Linda Choptiany
Vice-president	Bev Walden
Past President	Derrick May
Secretary	Stella Pulkinghorn
Membership	Hilda Moessner
Treasurer	Gil Callingham
Communications	Susan Murphy
Liaison/PR	Joan Cunnington

DIRECTORS

Dorleen Allen
Lorna Plunkett
Edith Davis

New Executive Members

Derrick May - Past President. This is the first time OCRA has taken advantage of the Bylaw which provides for the position of Past President, on the Executive. Derrick's role will be one of supporting the President especially in terms of maintaining continuity and communications.

Joan Cunnington - Liaison and Public Relations Coordinator. This position is new to the executive. Joan is a founding member of OCRA. She was secretary and membership coordinator for 5 years and represented retired academics on the committee to develop new extended health insurance plans for college retirees. Joan is an executive member of Seneca College Retirees Association and the College and University Retiree Associations of Canada (CURAC).

Susan Murphy - Susan joined the executive in the spring of 2007. She recently accepted the position as Communications Officer. Susan retired from Georgian College in 2005 after 28 years of employment. She held various support and administration positions during that time and in the last 14 years

at the college Susan was the Telecommunications Manager.

New Director

Edith Davis - Edith was elected to the Board in the Fall 2007 during the GM. Edith is an academic administrative retiree from Fanshawe. She served as Chair, Nursing Education Division.

ONTARIO EXPERT COMMISSION ON PENSIONS

Derrick May
Past President

The Ontario Pension Benefits Act (PBA) has not significantly changed during the past 21 years but many aspects of the pension environment have changed. Accordingly, in 2006 the Minister of Finance announced the establishment of an Expert Commission on Pensions to review the PBA and make recommendations to the Minister in the summer of 2008.

The Commission's mandate includes the examination of:

- The funding of defined benefit pension Plans
- The rules relating to pension benefits and surpluses.
- Other issues relating to the security, viability and sustainability of the pension system in Ontario

The rationale includes a commitment to "reviewing pension legislation to ensure that it is more responsive to the changing needs of plan sponsors, plan members and **pensioners**" and to "balance the rights and obligations of employers, plan members and **pensioners**" (emphasis added).

An important component of the review has been a public consultation process.

Any interested parties were invited to make written and oral submissions to the Commission. Public hearings then took place in five cities across Ontario during October and November 2007. Details relating to the work of the Expert Commission may be found on its website (www.pensionreview.on.ca), together with copies of submissions from 53 parties, including the CAAT Pension Plan and CURAC (College and University Retiree Associations of Canada)

In light of OCRA's commitment that pensioners should be involved in the administration processes relating to their pensions, your Executive felt that it was important that OCRA be represented in this process. Our main focus relates to the perspective of retirees (former plan members) who receive pensions from the CAAT Pension Plan.

A Preliminary Submission was submitted by OCRA to the Commission prior to our hearing that took place in Windsor on November 15th, 2007. Linda Choptiany and Joan Cunnington represented OCRA at the hearing. At that time, the Commission was provided with a Supplementary Submission in support of our oral presentation, which explained in some detail the background rationale to the first submission.

OCRA's document referred to specific areas contained in the Commission's Terms of Reference, and was divided into four main parts, each followed by recommendations:

1. Recognition of Pensioners and the Need for Balance
2. Financial Services Commission of Ontario – Powers and Resources
3. Appointment of Advisory Committees to Pension Plans
4. Pension Indexation and Access

In addition to providing elaboration on these topics, our Supplementary Submission also supports the recommendation made by CURAC regarding the establishment of a Provincial Pension Ombudsman.

Please note that both of OCRA's submissions are posted on the OCRA website (www.caatretirees.org). Linda and Joan appreciate the support given by members of the St. Clair College Retirees Association, who attended the hearing as observers.

Members are encouraged to read both of OCRA's submissions. If you are unable to obtain access to this information via the Internet, and wish to obtain a hard copy, please let us know and we will be happy to send you a copy. Call Susan at 705-835-6207.

Joan Cunnington
OCRA Liaison and Public Relations
Coordinator

The annual conference of CURAC (College and University Retiree Associations of Canada) will be held in Montreal at the downtown campuses of Concordia University and l'Université du Québec at Montreal from May 21 – 23, 2008. Program planning is well underway and will include a number of sessions of interest to college retirees. Details will appear soon on the CURAC website – www.curac.ca, and there will be links to further information regarding the sessions, transportation, registration, accommodation, etc. Since OCRA is a member of this umbrella organization of post-secondary education retirees, we encourage our members to consider attending the conference this year when it is easy for many of us to reach.

The following article was published in the January 2008 Mohawk College retirees' newsletter and is reproduced with the kind permission of the author.

ONTARIO COLLEGES RETIREES ASSOCIATION (OCRA)

Fifth General Meeting (September 29, 2007)

Hans Bastel, Vice-Chair, Retirees Association of Mohawk College

Since part of my annual retiree membership fee is passed on to OCRA, our provincial umbrella group, I thought it might be useful and interesting to attend, for the first time, that organization's general meeting at Centennial College in Scarborough. The meeting was held at Centennial's impressive Student Residence and Conference Centre. Since there was no meeting fee associated with this event (program, parking, breakfast and lunch were free of charge), it was somewhat surprising that only about 39 OCRA members and guests were in attendance. It was nice to note, however, that four Mohawk retirees were present, including Interim President Derrick May and Dorleen Allen who recently joined OCRA's Board of Directors.

I am pleased to report that the division of labour between our local Mohawk retiree group and OCRA appears to be functioning as it should; that is, our Mohawk group caters to the social and cultural needs of its members - and supports needy Mohawk students - while OCRA focuses on the bread and butter issues of pensions and group benefits.

I found the following agenda, discussion and information items worthy of note:

Joan Homer, the retired Executive Director of ACAATO (now renamed Colleges Ontario), did an excellent job in leading a workshop on "Future

Directions of OCRA”. Not surprisingly, it was found that the organization should continue to focus on retiree pension and group benefit plans. In addition, the Board of Directors was encouraged to assist those colleges that have not yet established local associations to do so.

Through OCRA, all of its members are also members of a national retiree group, the College and University Retiree Associations of Canada (CURAC – www.curac.ca).

Currently, OCRA has approximately 1800 members (1100 academic, 350 administrative, 300 support staff, and 50 undeclared). The largest group of retirees is from Mohawk, followed by St. Clair, Centennial, Humber and Lambton. There are surprisingly few members from Colleges such as Conestoga, George Brown, Sheridan and Confederation.

OCRA has made written preliminary and supplementary submissions on pension issues to the Ontario Expert Commission on Pensions. This Commission will be addressing issues such as pension plan funding, surpluses, shortfalls, indexing, benefits, wind-ups and guarantee funds. It is expected that Ontario will soon make changes to its Pension Benefits Act. The recommendations from the Expert Commission will likely have a major impact on these changes. (For more details on this, see: www.pensionreview.on.ca) The CAAT Retiree Group Insurance Advisory Committee is actively engaged in recommending changes to our retiree group insurance plans. Changes currently under consideration include vision care, prescription drugs and semi-private coverage.

In spite of the fact that relatively few members were in attendance, there were more candidates willing to stand for office on the Board of Directors than

there were vacant positions! We had to have a secret ballot!

In 2005 OCRA reconstituted itself as a non-profit corporation requiring formal record keeping and the filing of documents with provincial agencies.

Mohawk retiree Bob Pando was publicly thanked for his strong commitment to OCRA and his dedicated leadership as President and Director.

OCRA is working hard to acquire a formal and meaningful role in the selection of retiree members for the Group Insurance Advisory Committee and the CAAT Pension Plan Board of Trustees.

Centennial’s Vice-President Academic and Chief Learning Officer, Vicki Bismilla, spoke eloquently about the many challenges faced by Metro colleges as a result of economically, culturally and ethnically diversified student populations. She also expressed her disappointment that issues related to college education did not make much of an appearance on the election horizon of the recent provincial election campaign.

Based on my experience with OCRA’s 2007 general meeting, I would encourage other Mohawk retirees to attend future meetings.

SECRETARY’S REPORT

Stella Pulkinghorn

Hans Bastel has described many of the highlights of the 2007 OCRA General Meeting very well in his report above. A few additional notes follow.

President Derrick May sincerely thanked Centennial College for hosting the meeting and providing extensive hospitality and facilities. Because the colleges have provided support for both

Board meetings and general meetings, OCRA's annual membership fees are kept to a minimum.

His **President's Report** summarized the association's work and issues of the past few years. He said that OCRA is looking forward to improving communication channels and relationships with its associated partners. Reports from the President and officers are posted on our website: Stella Pulkinghorn (Secretary), Hilda Moessner (Membership Coordinator), and Linda Choptiany (Communications Officer/Vice-President).

OCRA's Corporate Office mailing address was relocated to: OCRA, 938 Highland Road, Bridgenorth Ontario K0L 1H0 ocrasecretary@sympatico.ca

Note: All **Membership** correspondence should be addressed to: OCRA Membership Coordinator, 3555 Don Mills Road, Suite 18-1715, Toronto ON M2H 3N3
ocra.membershipcoordinator@sympatico.ca

Six nominations were received for five positions on the Executive. Elected/re-elected were: Gil Callingham (Seneca), Linda Choptiany (Centennial), Joan Cunnington (Seneca), Edith Davis (Fanshawe), and Bev Walden (Humber); their terms of office run to the 7th General Meeting.

Other topics worthy of note include the valuable session on health benefits led by Harry Plummer, of the CAAT Retirees' Group Insurance Advisory Committee, together with a benefits consultant with the College Compensation and Appointments Council (CCAC).

Guest Presenter, Tanya Giaquinto, Odette Cancer Centre, Sunnybrook Hospital led an informative session on Healthy Eating to reduce the risk of

cancer. Judging by the number of comments and questions, this presentation proved to be of significant interest to those in attendance.

MEMBERSHIP MATTERS

Hilda Moessner

Membership Coordinator

It's time to renew your membership for 2008. Attached to this newsletter is an application form, which you are kindly asked to complete and return along with your payment of \$10.00. If you are considering Life Membership, please refer to the schedule on the back of the renewal form. Should you be uncertain what amount to send, feel free to give me a call at 416-491-7087. Also, please note that you need not complete the renewal form, nor send any money, if you are already a Life Member or have paid your 2008 dues through your local college retirees association.

Revenue raised through membership fees covers the operating expenses incurred by OCRA throughout its fiscal year. It is important that we all renew our memberships for the coming year. OCRA will not be able to continue sending mailings to individuals whose memberships have expired. Thanks for your continued support.

SUN LIFE EXTENDED HEALTH PLAN

Joan Cunnington

OCRA Liaison and Public Relations Coordinator

Here is part of the bulletin posted on the OCRA website in January.

With an exquisite sense of Grinch-like timing, some colleges mailed the notice of the 22.2% increase in Sun Life Extended Health Care Plan 1 premiums

mid-December, and many retiree subscribers received this startling piece of news just before December 25! By now, all subscribers should have received their notice; contact your college's human resources department if you haven't.

Your notice may or may not be accompanied by an explanation of the reasons for the increase as well as some information about added benefits. (This explanation is posted on the OCRA website – www.caaretirees.org) Please note that Sun Life has **not** increased its expenses for administering the Plan, but rather the dollars paid out for claims have increased because of drug expenses and hospitalization.

Granted the news is disappointing, but it isn't all bad. Let's consider the good news:

- Improvements to assistive devices reimbursements
- Reimbursement for intra-optic lens following cataract surgery
- At long last, a drug card to use to purchase drugs!!
- Some retirees had a reduction rather than an increase in their premiums!

Although the increase in Plan 1 premiums for over 65 subscribers is larger than expected, we believe it is **not** sufficient reason for anyone to cancel their participation in the colleges' extended health plan because:

1. There are alternatives if the premium has become too much of a burden. Take a look at Plan 2 or Plan 3 of the colleges' extended health plan for retirees.
2. In our opinion, you won't find a better deal with any other group policy currently available to retirees,

despite the premium increase, because:

3. The colleges' plan has very few maximums or deductibles;
 - a. Pre-existing conditions are not excluded from coverage that continues from active employment through to retirement;
 - b. Only two age groupings affect the cost of premiums;
 - c. A surviving spouse keeps the same coverage for life or as long as the spouse does not remarry;
 - d. Drugs not covered by ODB (Ontario Drug Plan) or delisted by ODB will be reimbursed at the going rate for the retiree's plan and type of drug.

Other plans may seem less expensive initially but the coverage is often inferior. As the pundits have been advising investors during the recent stock market volatility: don't panic and don't make any hasty decisions that you could live to regret. Questions about your extended health plan coverage should be directed to the benefits specialist at your college.

Travel Insurance and the Colleges' Extended Health Care Plan 1 for Retirees

Although Plan 1 has some coverage for out-of-country emergency care, this is **not** nor should it be treated as a substitute for health travel insurance. As you know, medical charges in the U.S. and other countries are very high, and responsible travellers should take all possible steps to avoid being hit with hefty charges for medical treatment abroad by buying adequate coverage.

The length and frequency of absences from home should be a major consideration when choosing coverage. For a specific absence such as a coach tour or a cruise, the term coverage offered by the carrier may be adequate. For longer absences or for frequent short trips, there are many options to be looked into. Before you sign up, always check to make sure of the coverage for pre-existing conditions and whether there are deductibles.

OCRA would like to hear from members on this topic. Please share your experiences, good or bad, so we can return to this topic in a future newsletter.

You can reach me at 416-545-0339 or by email at joan.cunnington@sympatico.ca.

Joan Cunnington
OCRA Liaison and Public Relations
Coordinator

Strategic Plan

Susan Murphy

Communications Officer

The strategic plan is a “work in progress” based on recommendations from the “Future Directions” session at the OCRA General Meeting, September 29, 2007. Members are encouraged to contribute ideas and suggestions to the process.

At the Executive meeting of November 1, 2007 the Board reviewed notes from the General Meeting and focused on the following four issues as a starting point for the Strategic Plan.

1. Relationship Building - It is important to continue to build relationships with local retiree associations, the CAAT Pension Plan, the Council, Colleges Ontario, CRGIAC, CURAC, Human Resources departments of the colleges and other groups of interest.

2. Advocacy for Retirees - The rights of the retirees must be respected.

3. Liaison - OCRA acknowledges that it must be vigilant in matters that affect CAAT retirees. There is a need to continue influencing, educating and communicating points of view from the retiree perspective.

4. Communication - OCRA believes that successful communication occurs when all partners participate in the process. The Board has created a new position of Liaison and Public Relations Coordinator whose job will be to facilitate relationships with local associations, Human Resources departments and other retiree organizations.

YOUR QUESTIONS COUNT

A retiree asked if there was a province-wide restriction of 6 hours per week on a teaching load for retirees. OCRA has found that there are no provincial guidelines.

<p>If you have questions or comments about the newsletter, please contact Communications Officer, Susan Murphy at mjsmurphy@sympatico.ca or 705-835-6207.</p>
