

# ARF NEWSLETTER

ASSOCIATION OF RETIRED  
FACULTY AND LIBRARIANS  
OF YORK UNIVERSITY



Vol. 8: No. 3 (Issue 22: July, 2002)

*ARF is an independent organization of retired faculty and librarians of York University, and of pre-retirees who pay membership fees. Members of ARF are Associate members of YUFA and YUFA has recognized ARF as "the representative organization for retired members" of YUFA.*



At the Annual General Meeting of October 2001, the following slate of officers was returned, including those subsequently nominated to the Executive to extend its base and representation, as the meeting agreed. The Executive will normally be printed in each edition of the *Newsletter*.



## EXECUTIVE

### *President*

Margaret Knittl [knittl@yorku.ca](mailto:knittl@yorku.ca)

### *Vice-President*

Sydney Eisen [seisen@yorku.ca](mailto:seisen@yorku.ca)

### *Past-President*

Howard Buchbinder

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William Whitla

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### *Researcher*

Duncan Cameron

### *Members-at-Large*

Michael Creal

Ruth Grogan

Barry Loughton

Alex Murray

Mary Williamson

Hugh Parry (alternate)

Mavis Waters (alternate)

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### 1. Letter from the President

**D**EAR Colleagues in Retirement: This newsletter is designed to provide a little light summer reading and to bring you up to date on a few milestones passed in the last little while.

First I want to thank very warmly the out-of-province and out-of-country members who responded to the questionnaire on how they use our Benefits Plan. A summary of the results is given elsewhere in this newsletter. Our uncertainty about whom we should be mailing it to has prompted us to add two more questions to our membership form to let us know which of you are members of one or both of the pension and benefits plans. We can do little to help you immediately other than by providing phone numbers for the Department of Human Resources and the carrier, Great West. Enquire about entitlements from DHR at 416-736-2100, ext. 77567. They guarantee to provide a response within 24 hours. Or contact the Department by e-mail at [benefits@yorku.ca](mailto:benefits@yorku.ca). If you have a question about a refund, contact Great West at 1-800-263-5742.

You will be pleased to hear that the annual cap on dental refunds

has been raised from \$700 to \$1000, thanks to financing provided by the Retiree Benefits Trust Fund, and the change is back-dated to Jan. 1, 2002. However, a couple of members reported at the May meeting that their dental bills over the \$700 cap had not been honoured. If that applies to you, please make an enquiry at Great West at 1-800-263-5742. That failing, call the DHR number given above. On the other hand, some Great West agents seem to assume, though, that the back date extends to the start of our plan year, that is to Oct. 1, 2001. What a problem!

That the added \$300 is being administered by Great West is a mile stone in itself. It would have been very difficult and expensive for the Trust to take on that job itself.

Another mile stone of sorts has been the saga of our efforts to have a flyer about ARF and accompanying letter distributed by DHR with the material they send out to new YUFA retirees—60 of them this July. This is the only way open to us (or to YUFA) of inviting new retirees to join our group. The usual delays, the Byzantine process of getting the letter vetted for “tone,” and a slip-up in communications—all taken together meant that neither the letter nor the flyer has yet gone out. They are to go in a second mailing but that will be too late for the information we included for people considering early retirement to be of any use to them. Still, that they are going out at all is a first, and perhaps next year things will go more smoothly.

Sometime this summer all members of the Benefits Plan will receive an updated version of our Benefits Booklet. It is an improvement over its predecessors in most ways, but, alas, from our point of view, it's not trouble free. What to

do about it is our most urgent current problem. Enough. Not summer reading. On with the good news.

Have a great summer!  
—Margaret Knittl



## 2. Head Count

ONE hundred and eighty-seven colleagues have renewed ARF memberships for 2002-03 or have joined for the first time. Our last newsletter went out to about 385 on our mailing list (and as well copies went to senior administrators (VPs, Deans, etc., and Human Resources) as well as copies left at YURA and YUFA.

If you have not yet done so, please support ARF and our work on your behalf by paying your \$25 dues (a receipt will be issued which we understand some members have successfully submitted for income tax purposes as a membership in a professional organization). The attached sheet will give us the information we need to process your membership, so please send it in today if you have not already done so. □

—William Whitla



## 3. The All University Committee on Pensions: A New Look

THIS committee has an advisory role only, but it is the one forum in which representatives of pension plan members (and former members—that's us) have a voice on the benefits side of the plan, as distinct from the investment aspect of the plan. It has always hitherto been chaired by a staff member. On May 21, when a meeting was held after a

hiatus of almost two years, John Heddle, the YUFA rep. on the committee, was elected chair and Anne Layton of DHR vice-chair. Expect a much more active committee, especially on matters which concern pensioners most closely such as reducing the impact on starting pensions of the year-to-year fluctuations in the market of our money purchase accounts, improving the minimum guaranteed pension, and the pensions available to spouses of deceased members. Much solid information has been called for by the committee, meetings are to be held more frequently, and their dates are to be set well in advance. Need more be said? \_\_\_\_\_ □

\_\_\_\_\_—Margaret Knittl



## 4. Highlights of the CAERA/CURAC Meeting

YOU read in our last newsletter that a meeting of representatives of university and college retirees was to be held in conjunction with this year's Congress of the Humanities and Social Sciences. It happened, and was remarkably successful. It drew 85 registrants representing 19 universities well spread across the country, plus about a dozen invited guests.

Both ARF and YURA were well represented at the meeting, making literature available, and taking part in the proceedings. Michael Creal was the Discussant or respondent to the Plenary Session address by Dr. Paul Davenport, president of University of Western Ontario. Davenport spoke on "Retiree-University Relationships at Canadian Universities: A President's Perspective."

The room was full and alive with energy. From a very varied

assortment of retiree groups the message came across clearly: retirees across the country are interested in the same kinds of concerns and issues that we have at York: they are active in working for fuller cooperation with their universities in making better use of retirees, in improving academic conditions for them to continue their teaching (in many provinces) and research (in all provinces), and improving pensions and benefits for existing retirees and the large number of pre-retirees who will be joining us. All at the meetings were enthusiastic about sharing information about all of these issues, and about finding ways to implement improvements.

Difficult as it may be to do, there is much to be gained, potentially, from forming a loose federation of university and college retiree groups in order to share information and be able to speak with one voice to governments on issues that touch our lives. The meeting ended with the appointment of an interim steering group, each person in it taking on a specific responsibility, with an eye to creating a more formal structure next year at Halifax. We gave ourselves a new and more inclusive name—CURAC, which stands for College and University Retirees Association of Canada—to replace CAERA which stood for Canadian Association of Emerti and Retired Academics.

For me, the highlights of the day were the discoveries we made about what other faculty retiree associations had already accomplished or were working on. For example we heard that RALUT, the U of T association, had obtained at considerable expense a legal opinion clarifying the rights of pensioners in respect to certain pension and pension surplus issues. This information can be shared

informally.

We learned that our \$25,000 lifetime allocation for medical expenses is the lowest of any university represented that day. Others had limits of varying amounts, topped by Simon Fraser University at \$150,000. And most of the plans were begotten by one company: Mercer.

Windsor, we learned, has been collecting information on benefit plans of universities across the country, and RALUT has a subcommittee examining in detail the fine print of their plan. In both cases, their work may be of significant help to us from York as we begin thinking about the next round of negotiations.

A special benefit for York retirees living in B.C. is that the retiree group at UBC welcomes into its fold academic retirees from other universities and offers them some attractive benefits. We shall be passing on information about this in a subsequent newsletter.

Lunch was good too, and so was the late afternoon reception at Massey College after the meeting. A day to remember. □

—Margaret Knittl



### 5. Survey of Out-of-Province Retirees Concerning their Use of Benefits

THIS spring ARF sent out a questionnaire to all retirees on our mailing list who have out-of-province or out-of-country addresses (about 40 in all) asking them about their experience in using our extended health and dental benefits plan. Not all of those domiciled outside of Ontario are members of the plan, but in spite of that we received sixteen replies.

Our questions asked a minimum of personal information: age and where a retiree was living—no names or other identification. We were more interested in three other kinds of information: first, how easily retirees used the dental and medical plan, what aspects of it were most or least useful, and how it met retirees particular needs (we asked specific questions here). Second, we asked some general questions about the plan, including positive and negative reactions to it. And finally we asked about how informed retirees felt about the plan, and how easily they felt they could get information about their coverage and such matters as the status of their own \$25,000 lifetime medical allocation.

A pretty clear pattern emerged from the responses. Without exception people told us that they used the dental part of the plan, and usually without difficulty. Some found it adequate to their needs; others asked for a higher annual cap on dental refunds (now available).

On the medical side, a few have received refunds on drug bills, but otherwise most have made little or no use of any of the other benefits they are entitled to. Should we put this down to robust health or to uncertainty about what the

benefits are, and how to access information about them? If the latter (as many respondents suggested) the distribution of the new Benefits Booklet this summer should help dispel the darkness. An 800 number into the Department of Human Resources would be warmly welcomed!

By and large, those emigrants from Ontario who join the plan, do so for the dental benefits it provides.

In the fall, we plan to send out a similar questionnaire to retirees living in Ontario. □

—Barry Loughton



### 6. Did You Know?

COME August 1, the \$100 deductible on the Ontario Drug Benefit Plan renews itself. As you pay it, that sum becomes an eligible expense under our medical plan. It can be used to meet our own deductible (now \$130 per person), or if you have already finished with that, will bring you the usual 80% refund. The same is true of druggists' dispensing fees. □



### 7. Best Practices

ONE of the ideas that came out of the CURAC meeting was that we should exchange and publicize information about useful initiatives adopted at other universities. Here's one to applaud: the President of Simon Fraser University has designated a person in their Human Resources Department to hold a brief for its retirees. □



<b>ASSOCIATION OF RETIRED FACULTY AND LIBRARIANS OF YORK UNIVERSITY</b>
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(SECOND Reminder that

Memberships for the period 1 July 2002 to 30 June 2003  
are due. If you have already mailed yours in, many thanks! If not, please do so now)

- I wish to join ARF, to receive its mailings and support its activities
- I wish to renew my membership in ARF
- I am willing to undertake occasional work for ARF
- I am not yet a retiree, but I want to become an Associate Member of ARF

Enclosed is my cheque for the period **1 July, 2002 to 30 June, 2003**

- \$25 Regular Membership
- \$10 Associate Membership

Plus \$\_\_\_\_\_ as an additional contribution to help ARF continue its work on behalf of York's retired Faculty and Librarians.

NAME (please print)\_\_\_\_\_

MAILING ADDRESS

Street\_\_\_\_\_

City\_\_\_\_\_ Province \_\_\_\_\_

Postal Code \_\_\_\_\_ Country \_\_\_\_\_

Home Phone \_\_\_\_\_ Campus Phone \_\_\_\_\_

E-Mail \_\_\_\_\_ Fax \_\_\_\_\_

I am a member of the York University Pension Plan                      Yes\_\_\_                      No\_\_\_

I am a member of the York University Retirees Benefits Plan                      Yes\_\_\_                      No\_\_\_

Please mail to: ARF c/o YUFA, 241 Schulich School of Business, York University, 4700 Keele Street, Toronto ON M3J 1P3