MINUTES OF THE TWENTY-SIXTH MEETING
OF THE
CONCORDIA UNIVERSITY PENSIONERS' ASSOCIATION
HELD ON
THURSDAY, APRIL 27, 2000
IN ROOM DL-200 (SENATE CHAMBERS) LOYOLA CAMPUS

26.1 Call to Order and President's Remarks

The President, Geoff Adams, called the meeting to order. The President welcomed the new members to the Association and also noted the death of several of our members since the last meeting. The President noted that the Quebec government sent a notice requesting any comments from users of the Quebec income tax forms. Forms are available from the President. In addition, the Federal Government has sent a notice to the President's office regarding compensation from the GST as well as spousal arrangements. Further information will be available at the end of the meeting. Lastly, there will be a change in Guest Speaker. The Rector, who was to address the group, is now in Europe and Hon. Marcel Danis, Vice-Rector has agreed to replace Dr. Lowy

26.2 Approval of the Agenda

A motion by Madeleine Graton to approve the agenda as circulated was seconded by Larry Bessner. Motion carried.

26.3 Minutes of the Meeting of October 28, 1999

The Minutes of the October 28, 1999 General Meeting were distributed. William Cozens moved approval of the Minutes. Seconded by David McDougall. Motion carried.

26.4 Business arising from the Minutes

Business arising from the Minutes appears under "Reports" or elsewhere in the Agenda.

26.5.1 Nominating Committee Report

Geoff Adams, as incoming Past President, assumed the role of Chair of the Nominating Committee and, together with Larry Boyle and Barbara Harding, presented the following slate of Officers for the Association:

President – John Hall
Vice-President – Bob Pallen
Secretary-Treasurer – Audrey Williams

Members at Large: Larry Bessner
Dawn Johnson
Roland Beaudoin
John Fiset

Ex-Officio members: John Hall, Representative on Pension & Benefits Committee
Howard Fink, Alternate

Jim Whitelaw, Editor, Newsletter

As there were no further nominations from the floor, Dick McDonald moved that the slate as presented be accepted. Seconded by Bill Cousens. Motion carried

26.5.2.1 Pension and Benefits Committee:

John Hall noted that most of the information normally covered at this time was reported in the latest CUPARUC Newsletter (Volume 9 No.2)

a) Class-Action Suit

The CUPA lawyer will be interrogating two key individuals cited in the case document, Richard Bissiallion (the designated plaintiff in the class-action) and Pierre Bergeron (the CSN actuary). This will probably take place in early May. The results of these interrogations will form part of the arguments to be brought before the judge when the case hearings begin.
There are now rumours that the CSN lawyers are requesting meetings (in May) with all the lawyers, representing the interested parties, to schedule potential dates for the hearings to commence. It appears that the CSN has decided to move ahead on this case.

b) Health Insurance Plan:

Members recently received a memorandum from Robert Lacasse, Manager, Compensation and Benefits, clarifying some of the questions raised following the notice issued in January 2000 regarding changes to the health Insurance plan.

Emergency out-of-province coverage has now been clarified and the issue of what constitutes a 'return home period' to qualify for a new entitlement of 60 days of coverage has been established as 30 consecutive days. In addition, the Emergency out of town coverage has now been established at $1 million over a lifetime rather than $100,000 per year. This revised coverage is now identical to that for actives.

Our representatives on the Benefits Committee have gone on record requesting that *Clarica* provide us with a cost breakdown for providing individuals with the opportunity of extending coverage from the 61st day onward. It would appear that the same carrier could provide the same coverage to individuals already covered in the first 60 days for a period following the first 60 days at a reasonable cost to the individual.

Prescription drugs not listed on the RAMQ formulary (usually fairly new drugs awaiting final approval) will be covered at 50% of their cost after September 1st. Thus this reimbursement will not be counted toward the $2000 annual 80/20 % coinsurance limit.

Mr. Lacasse's memorandum did not cover one point, i.e., the change in reimbursement coverage for prescription drugs purchased by those who are under the RAMQ drug insurance plan. There appears to be some confusion as to what *Clarica* 's plan will cover. Any portion of the prescription drug cost that is paid by individuals (e.g. the RAMQ deductible, the 25% RAMQ coinsurance, etc.) can now be claimed through the *Clarica* plan on an 80/20 % coinsurance basis, after satisfying the $60 deductible. Thus we now have the same coverage for these prescription medications as those members under 65 have had.
As of January 1, 2000 any individual covered under the RAMQ Plan must now register their spouses and dependents. This is a requirement made by RAMQ and not the University. It was brought to the attention of the audience that this new law by RAMQ cancels the guarantee made by the University to the ERIP/FALRIP employees that their spouses and dependents under 65 would be covered. Our representatives on the Benefits Committee will be discussing this matter with the committee.

Sun Life Demutualization:

The Group Life Insurance coverage for employees and retirees is underwritten by Sun Life. They have decided to demutualize their policies and shift the ownership of the Company from the policyholders to shareholders (i.e. become a publicly held corporation). The policyholders have a choice of becoming shareholders or of cashing in their shares. When Sun Life asked the University which option it wanted, the decision was to cash out (Benefits Committee was not consulted). This means that there will be a large sum payment made to Concordia University representing the value of the shares held in the name of all of the employees who had either basic (one-time salary) life insurance coverage for all the years of the employment, or those who had both basic and optional additional (2,3,4 times salary) life coverage. The question is "who gets this money? Will this additional money be distributed to the employees (and retirees) who have paid the premiums over the years (and have been taxed on the University's share of the premiums) or will the university be the recipient? CUFA lawyers are suggesting that if the university is not willing to distribute this money with the employees, CUPA should take legal action. We are in the process of determining our strategy on this issue.

Pension Plan:

As mentioned in the recent CUPARUC Newsletter, we will be receiving as of June 1, 2000, an indexation of 2.6% based on the normal indexation formula (CPI –2%) plus the excess interest indexation formula.

At its latest meeting, the Benefits Committee approved several Pension Plan enhancements to help use up the excess surplus generated by the fund's performance over 1999. Some of these enhancements, which apply mostly to actives, are as follows:

- Application of updated mortality tables (GAM94) when calculating the life expectancy of members. (The former tables were based on 1983 rate of mortality). This cost $7.5 million;
- Application of the "best 3 years average earnings" when calculating normal retirement benefits instead of "best 5 years average earnings" (formerly the norm). Cost was $5.2 million;
- Additional option for Joint and Survivor benefit at 66 2/3% when choosing pension option. No additional cost.

In relation to the above enhancements, Howard Fink noted that none would benefit present retirees. As a result, Howard Fink and John Hall have assured the members that they will continue to argue the case for an improved formula for indexing which would benefit retirees.

The meeting was then opened to questions from the floor. Some of the concerns and responses are as follows:

Q. What is the status of the discussions regarding CUFA and the University as to the splitting of the Pension Plan?
R. No conclusions to these discussions as yet. The University is very hesitant about splitting the plan. Our representatives have indicated that no lateral decisions will be made without their involvement.

Q. As retirees are we obliged to sign on to RAMQ?
R. Yes it is advisable if one is about to reach 65 yrs that they check that they are registered with RAMQ and *Clarica*.

Due to the time devoted to the subject of Pension and Benefits, the Chair has requested that further deliberation be postponed and that a future meeting be devoted solely to this subject

26.5.3 Programme Committee

The Chairman expressed concern over the lack of interest in the social programmes being offered and asked that the members inform Bob Pallen as to their interests for the upcoming year. The Big Dance Band will be held May 12, 2000 at the Dorval Community Centre. All interested in attending should contact either Bob Pallen or Joyce Barclay and forward their cheques to the Secretary-Treasurer.

26.5.4 Alliance of Quebec Seniors

Geoff Adams indicated that Roland Beaudoin has agreed to be the CUPA representative to this organization.

26.5.5 Secretary-Treasurer's Report:

Audrey Williams presented the Statement of Expenditures and Income for the ten-month period June1, 1999 - March 31, 2000. The opening balance as of June 1,1999 was $2122.53 with total expenses for the ten month period of $4031.13 and total income for the same period of $6364.37 leaving a closing balance of $4455.77. The outstanding expenditures continue to be postage and printing. We have, however, attempted to include in the Newsletter, wherever possible, mailings of other notices.
The membership now stands at 425, which is down from last year. This is partly due to the removal of a number of delinquents who had not paid their annual dues for the past two to three years, even after several notices had been sent to them together with an offer of financial assistance.
Concern was expressed that our membership is not growing, as it should. A plea was made that if anyone knew of someone who has retired recently, they encourage him or her to join CUPA or request an application form from the CUPA office.
The Secretary-Treasurer took this opportunity to express a word of appreciation to the University for their contribution to the CUPA annual luncheon held last December. Many members expressed their enjoyment and appreciation.
Audrey also expressed her gratitude to Lorraine Boyce and Patricia Kierans for their tremendous support and assistance throughout the year and particularly with the mail outs during the past year. A word of appreciation was also extended to Berangère Gaudet-Tremblay for her assistance with the translation of CUPA notices.

26.6 Amendment to the Constitution

The President presented the following amendment to the Constitution:

By-Law 6. Terms of Office and Method of Election: Proposed Amendment:

"The Executive of the Association shall be elected by the members present at the Annual General Meeting, for *a two year term*, renewable once. ---"

Moved by: Dave McDougall
Seconded by: Kathy Waters
An amendment was made to change "renewable once" to "***renewable twice***".
The mover and seconder agreed to this amendment.
Motion was carried.

26.7 CUPA Scholarship

The President presented the following Executive motion for consideration by the membership:

CUPA to establish as of the fall of 2000 a scholarship to be awarded to a deserving student to be known as the *Concordia University Pensioners' Association Scholarship, in* recognition of Concordia University's 25th Anniversary. The value of this scholarship will be $1500 per year for a three year period."

Concern was expressed that such action might result in the University's contribution being reduced by that amount as well as consideration being given as to the type of recipient of such an award.
After some discussion, the following motion was made:

That a sub-Committee be formed to examine the various concerns expressed by the membership and to present a revised motion for future consideration.

Moved by: Dick McDonald
Seconded by: Susan Drysdale
Motion carried

26.8 Annual fees for 2000-2001

The Secretary-Treasurer presented the following motion:

The Annual dues for 2000-2001 be maintained at $15.00 effective June 1, 2000

Seconded by Bob. Pallen
Motion carried.

26.9 Guest Speaker - Dr. Marcel Danis, Vice-Rector, Institutional Relations and Secretary-General

In the absence of the Rector, Dr. F. Lowy, who was in Paris opening an Alumni Office, Marcel Danis, Vice-Rector, Institutional Relations and Secretary-General, spoke on the topic "Academic Vision and Physical Plan for Concordia 2000 and beyond". (A summary of this presentation will be found in the Newsletter Vol. 9 no. 3 August 2000). In response to general questions, Vice-Rector Danis stated, with reference to the demutualization issue involving the University's life insurance coverage, that this was a widespread phenomenon and that most Canadian universities are facing similar situations. Legal opinions were being sought.

26.10 Next Meeting

The next General Meeting of the Association will be held sometime the end of October. An announcement to this effect will be mailed to the membership.

26.11 Adjournment

The meeting adjourned at 12:45 p.m. on a motion by Ron Wareham and seconded by Lorraine Boyce.