

Association of Dalhousie Retirees and Pensioners

Quarterly Newsletter

volume 1, number 1, Summer 2002

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Note from the Editors announcing our first issue.

This is the first issue of a quarterly newsletter of the Association in which we intend to include articles and letters covering issues of concern to all Dalhousie retirees and pensioners. This means we will be calling on you as individual members to make this your own Newsletter by providing us with information, experiences, and concerns you have as Dalhousie retirees and pensioners. We will provide an editorial policy in our next Newsletter.

In this introductory issue you will read a letter from our President, Tarun Ghose which we hope will be a standard feature of the Newsletter, a report on Blue Cross benefits from Philip Welch, Chair of the ADRP Benefits Committee, a report from Blanche Potter, Chair of the ADRP Membership Committee, and some additional information including that taken from the Association's web page. The Association's web page is found at <http://is.dal.ca/~adrp/>.

This issue will be sent out as e-mail to those of you for whom we have e-mail addresses. We would appreciate hearing from those Members who have technical difficulties reading or receiving this Newsletter by e-mail. If we do not have an e-mail address you will receive a paper copy of the Newsletter. As you may know a large portion of the Association's budget is allocated to postage. In order to reduce the cost of postage as much as possible we do urge you to provide us with an e-mail address if you have one.

The Editors
Rosemary MacKenzie
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Letter from the President, Tarun Ghose.

Sages in India (the country I come from) have emphasized that one must discover and define oneself before aspiring for greater heights. In deference, I shall first briefly recapitulate what our Association is, what our goals are, and what terrains we have covered so far and still hope to cover. Finally, I shall look into the crystal ball for a glimpse of the future.

Our Association was constituted and registered with the Province of Nova Scotia as a non-profit society in September, 2000. The Association is open to all Dalhousie University retirees and pensioners. Spouses of deceased Dalhousie retirees and pensioners are also eligible for membership. Moreover, there is also a provision of Associate membership for some active employees. Details can be obtained from the Chair, Membership Committee.

Our Association has two principal objectives. First, we want to build a mutually beneficial relationship with the University. Retirees should be regarded as an asset to the University. At present, we are discussing with President Traves how to strengthen the University-retiree relationship. The Association's second objective is - in simple words - to look after our members. Many retirees find the sudden transition from work to retirement somewhat bewildering. There is often a perception of isolation and helplessness. We hope soon to be able to develop closer social links among our members and assure them that we are there to help whenever help is needed. To this end, our Social Committee, under the leadership of Kate MacDonald and Mary Simms will be organizing lectures on topics of interest, instruction sessions (e.g. instruction on how to use computers), small group discussions, and group activities such as visits to theatres, operas and walking or hiking tours. The success of these initiatives will depend upon your enthusiastic participation. We shall continue to look after and improve the pension and other fringe benefits of our membership. At present, a committee chaired by Bill Charles is looking into the advisability and feasibility of separating our Retirees Trust Fund from the Pension Fund. Philip Welch and John Anderson are investigating the availability and suitability of several insurance plans for covering health during travel, dentalcare and prescription drugs. We shall soon be discussing these issues with the University Administration. The details of the progress made by our various committees can be found in the reports of these committees in this Newsletter as well as in a summary of our accomplishments, prepared and presented by Man Vohra on our website.

Many of you may be aware that recently, a group of scientists in the US have synthesized the poliovirus starting from scratch, using mostly "off the shelf" chemicals. This remarkable achievement has instigated, among other things, a rather esoteric debate about what is living and what constitutes life. To many, one of the signs of life is growth and proliferation i.e. increase in number. If we use this criterion, ADRP is very much alive. Our organization is growing in strength and thanks to a very dedicated Membership Committee, chaired by Blanche Potter, we are also increasing in number. Another sign of life is the ability to carry out meaningful communication. Thanks to Man and the Communications Committee, we have now our website which is linked to other university-retiree organizations throughout the country. And thanks to them again, we also have this Newsletter. Finally, it is essential for a living being to have an organized structure. Thanks to Bob Rodger, Diane Prosser and our dedicated volunteers, our organization has been strengthened by an efficiently functioning office equipped with the usual array of gadgets (which, I confess, I find to be somewhat intimidating). In summary, like the famous Jacques Brel, ADRP is very much "alive and well".

After attending a recent conference of retirees from Canadian colleges and universities in May of this year in Toronto, I have the distinct impression that, at present, ADRP may be the longest functioning university retirees' organization in Canada. This may be the right place to briefly outline what this conference was about. A group of university retirees in the Toronto area took the initiative to call a national meeting to discuss the formation of a national organization of university and college retirees of Canada. The functions of this proposed national organization will include:

1. Keeping in touch with sister organizations; creating and maintaining a central depository of information and learning from one another's experience;
2. Assumption of a watch-dog role; and
3. Research and discussion for identifying issues that concern college/university retirees nationally.

A summary of the proceedings of this conference and ensuing discussions can be availed through our

website-linkages (thanks to Man and Ken Rea). I suggest that those members who have access to a computer should spend a few minutes to go through this. It is reassuring to realize that we in the ADRP are not alone and that there are others who may help us and still others who may need our help.

One important outcome of this conference has been that in May 2003, there will be a national convention of Canadian college and university retirees in Halifax to formally constitute and inaugurate the Canadian National Organization. Alasdair Sinclair and I are jointly in charge of the local arrangements for this convention. We urgently need volunteers to help with the various responsibilities of the Local Preparatory Committee. Those who can advise and help us, please contact Alasdair Sinclair or me as soon as possible.

Finally, what about the crystal ball?

First, I look forward to the day when our University will provide every retiree with a handbook that clearly spells out the pension and other benefits to which they are entitled. This is likely to happen soon.

Second, I hope that the University and the retirees will arrive at an understanding about the method of calculating a surplus and the principles guiding the dispersion of pension surpluses. The recent events in the stock market have somewhat dulled the urgency for this, nevertheless, we intend to pursue this issue.

Third, I hope that with the help of our proposed national organization we shall obtain better terms for our insurance and benefit plans. This is based on an expectation that the relatively large membership of the national organization will help us in our negotiations with the insurance companies.

Furthermore, with the availability of information on the existing benefits for retirees in all or most Canadian universities and colleges, our national organization may be able to guide local negotiations. I also hope that the proposed national organization will be able to arrange access for our members to university/college accommodation, clubs, libraries etc on a national basis. We have to wait and see.

Finally, I look forward to building bridges to link us with local and national seniors' organizations in order to add our voice to debate the issues which affect all seniors nationally. Canada's population is getting older and the median age of our population reached the all-time high of 37.6 years in 2001. This needs a rethinking and reconfiguration of our social benefits policies. As part of this aging population, we have to join with the rest of the country's seniors to obtain just and equitable allocations for social and healthcare benefits. I am confident that under the leadership of Alasdair Sinclair and Bob Rodger, our Liaison Committee will forge links with other seniors' organizations locally and provincially. The 2003 convention may give us the opportunity to introduce ADRP to other seniors' organizations in this city.

I look forward to your help, participation and advice as to how we can fulfill these objectives and face the challenge.

Report from ADRP Benefits Committee, Philip Welch, Chair.

We frequently receive inquiries concerning insurance for health care.

Often these inquiries relate to the Dalhousie Blue Cross Plan, as ADRP members and those about to retire from Dalhousie wonder if they should maintain their Dalhousie Blue Cross membership or seek

coverage under some other plan. Herewith are some pointers.

If you retire "early" (i.e. prior to age 65), you may continue your Dalhousie Blue Cross membership with the same benefits as regular Dalhousie employees, up to age 65. This is usually advantageous and beneficial, as you then continue to receive the benefits of participation in a group plan (cheaper premium than an individual Blue Cross Plan). The premium you pay will be greater (usually double) than that which you paid as a regular Dalhousie employee, because Dalhousie no longer subsidizes the Blue Cross premium.

When you reach age 65, you may continue your membership in the Dalhousie Blue Cross Plan, but your coverage will no longer include the Prescription Drug Benefit, or Worldwide Travel benefits. (Your premium will therefore decrease, reflecting the removal of these benefits.)

Should ADRP retirees over age 65 years continue in the Dalhousie Blue Cross Plan?

This is obviously an individual decision, and you may wish to explore and compare the cost and coverage of other Plans, including non-Dalhousie Blue Cross Plans.

I would bring to your attention, however, the coverage provided under the Extended Health Benefits of the Dalhousie Blue Cross Plan for a Private Duty Nurse. The Dalhousie Blue Cross Plan provides reimbursement for a private duty nurse of up to \$13,000 per year with no cap or limitation on the number of years. This is significantly more generous than any other plan we have seen, including the regular Blue Cross provision. (The Dalhousie Blue Cross Plan may also authorize payment for care in a licensed nursing home, up to a maximum of \$28,000 per year, in lieu of private nursing home care.)

It is most important to note that if a retiree elects to leave the Dalhousie Blue Cross Plan, he/she cannot rejoin the plan at some later date.

Finally, I wish to bring to your attention that one of our members noted that the Dalhousie Blue Cross Plan provides 80% reimbursement for "services and supplies....ordered or prescribed by a licensed medical practitioner [which] are not declared a benefit under the patient's government hospital or medical plan". (Quoted from the blue summary sheet of Dalhousie University's Voluntary Major Medical Insurance Blue Cross for Retirees.)

This member wondered if this provision would provide for reimbursement of some portion of the co-pay premiums, which are generally paid by all seniors 65 years and over, for their prescription drugs, provided through Nova Scotia Seniors Pharmacare Plan.

Our member went to the Blue Cross Office, and after some discussion and checking by the office staff with higher Blue Cross authorities, the member was reimbursed. We understand that such reimbursement has been provided on more than one occasion. Our President, Dr. Tarun Ghose, also explored this situation with the Blue Cross authorities, and has received a written statement that under [Blue Cross] Policy #2146-200 MSI Pharmacare co-pay amounts can be submitted for 80% reimbursement.

Since these payments have now been reimbursed (80%) by Blue Cross, we felt it important to bring this to the attention of all our members. (Please note that the reimbursement to date has been for 80% of the co-payments made directly by the individual for drugs provided under the Nova Scotia Pharmacare Plan.)

For those members 65 years and over who have retained their Dalhousie Blue Cross membership and wish to take advantage of the reimbursement provision, it is important to quote the Blue Cross Number of the Dalhousie Retirees' Plan - 2146-200. Tarun Ghose has been informed by the Atlantic Blue Cross that REIMBURSEMENT must be CLAIMED WITHIN 24 MONTHS of the date of service.

Please forward any comments to the following e-mail address welchjp@auracom.com.

Report from the ADRP Membership Committee, Blanche Potter, Chair.

Except for the summer months, the Membership Committee has been meeting on a monthly basis. In March/April of this year, members of the Committee (Sheila Johnson, Blanche Potter, Mary Simms, and Helen Maxner) made phone calls to the 146 members who had not renewed their membership telling them of the activities the ADRP had undertaken on their behalf and urging them to renew. As a result 71 members of the 146 renewed their membership. In May/June a friendly reminder letter was sent out to the remaining 75 and as a result of this mail out 41 people renewed.

In addition to the renewals, we had 23 new members join the Association. Bob Rodger put together a flyer encouraging those who were about to retire to join the ADRP and we distributed this to every department listed in the Dalhousie Directory. We have also had a membership table set up at all the meetings and social events which were held throughout the year. Man Vohra has been instrumental in establishing a web site for the ADRP which is also linked to the DFA, NSGEU, and DUAG web sites. We made a presentation at the pre-retirement workshops given by Dalhousie.

If you are one of our valued members who has not renewed membership for 2002 we urge you to do so now. Your support and participation is important to us. Please send your cheque or money order for \$10.00 made payable to ADRP to: ADRP, Room 2831, Life Sciences Centre, Dalhousie University, Halifax, Nova Scotia, B3H 4J1.

We know there are over 600 retirees and pensioners of Dalhousie and our current membership is 357. We encourage you to let us know of anyone who has retired and is not a member by contacting Blanche Potter by phone at 454-5554; or by e-mail at creighto@attcanada.ca.

National Convention.

The National Convention of Canadian University/College Retirees' Associations will be held in Halifax on May 26, 2003. Tarun Ghose and Alasdair Sinclair are asking for volunteers to assist with the organization of this Convention. Please contact them for voluntary activities needed. Details of the Convention will appear in later issues of the Newsletter.

Death of Kurt Aterman.

Kurt Aterman died on July 27, 2002. On behalf of ADRP, I would like to extend our condolences to his wife, Rita and sons, Paul, Robert, and Peter. Until a few years ago, Kurt was a regular patron of the Science Library on the second floor of the Killam. He would come to the Science Reference Desk to say hello and tell a funny story and then go to pick up the latest issue of Current Contents Life Sciences. The Science Librarians allowed him to take this home and return it the next day. His reason for extracting this privilege from us was not the usual one that nobody but he read the journal but that

he could sit in his garden under the magnolia tree to read it. As a librarian and gardener, I had no answer to this but to extend the privilege because I could see him sitting quietly under the magnolia perusing his journal. After all is this not what retirement is all about?

Rosemary MacKenzie, Editor. Click [here](#) to go back.