

MINUTES (approved Nov. 17, 2020)

ADRP Fall General Meeting

December 17, 2019. 1009 Rowe Building

Dalhousie University, Halifax

Present: Richard Apostle, Ron Bannerman, Michael Bradfield, Nancy Barkhouse, Randy Barkhouse, John Barry, Stephen Burns. Glenda Butt, Doug, Chaytor, John Cordes, Melvin Cross, Victor Day, Shirley Dean, Carolyn Green, Marilyn Klein, Toni Laidlaw, Elizabeth Lambie, Frank Lovely, Grace Paterson, Ed Leach, David Tindall, Marek Kujeth, Kate MacDonald, Oriel MacLennan, Donna Meager-Stewart, David Mercer, Lynda Mercer, Phil O'Hara (president), Barbara R. Prime-Walker, Patrick Ryall, Heather Schellinck, Colin Stuttard, David Tindall, Elizabeth Townsend, Peter Wallace, K. Scott Wood.

Phil O'Hara called the meeting to order at 2 pm. The agenda was approved, and Phil O'Hara mentioned that there would be two special presentations afterwards (Don Shiner on the trail system in the HRM, and David Gardiner on medication and seniors).

There was a moment of silence for recently deceased ADRP Members: Michael Cross, Desmond Patrick, Kerans, Dr. P. Henry Rowland James, and Thomas Henry (Tom) McRae.

1) Approval of the April 23, 2019 Minutes

MOVED (McNeil/Leach): that the minutes of the April 23, 2019 meeting be approved with some minor corrections. CARRIED.

2) President's Report

Phil O'Hara introduced the ADRP Board members: Phil O'Hara (President), Randy Barkhouse (Immediate Past President), Heather Schellinck (1st Vice President), Richard Apostle (2nd Vice President), Peter Wallace (3rd Vice President), David McNeil (Secretary), Ed Leach (Treasurer), Oriel MacLennan, Glenda Butt, Grace Patterson, David Mercer, David Tindall, Marek Mujath (Members at Large), Randy Barkhouse (Pensions), Faye Woodman (Pensions Alternative), Peter Wallace (Benefits), Marilyn Klein (Editor *Newsletter*), Heather

Schellinck (Membership). He then remarked that he intended to continue working for the goals of ADRP, the most of important of which was communication among the membership. To this end, he commented on a number of matters: drawing upon the expertise of various ADRP members, producing the *ADRP Newsletter* (Editor, Marilyn Klein), arranging the summer social (Shakespeare by-the-Sea), addressing senior isolation, and revamping the ADRP website. In response to a question, Phil said that ADRP membership currently stood at 643 (see agenda item 10 below).

3) Treasurer’s Report

Ed Leach gave his report as ADRP Treasurer (a position he assumed in September):

Chequing Account Balance		11,117.32
Savings Account Balance		81.38
Three Term GICs (with Credit Union Atlantic)		
Values as of 10/21/2010	10,360.99	due 03/02/2020
	11,600.70	due 03/03/3030
	19,849.00	due 19/12/2020

Ed Leach briefly described his background in accountancy and his involvement with the organization Aging 2.0 (he is the Halifax representative). He mentioned that ADRP had made a \$2,100 contribution to the Bursary Fund and that there was a slight surplus from the 2018 CURAC Conference. He summarized by saying the financial situation of ADRP was solid, and he thanked the previous Treasurer (Grace Patterson) for her help. As there was the previous year, there would be an audit of the ADRP books in 2020.

4) Reports from the Standing Committees

A) Benefits

Peter Wallace introduced himself and said that there had been numerous meetings of the University’s Benefits Committee over the past few months that concerned differences between those benefits offered to the under-65 retirees and those to the 65-and-over retirees. To provide some context, he said that there are approximately

1,300 Dalhousie pensioners, and about one half of these have benefits. About 100 of this number are under-65; there are more than 500 who are 65-and-over. The total number of people covered is higher since it includes family members. Drug coverage differs for these two groups. The under-65 retirees have two tiers of drugs that are covered by the plan; the first tier is at 100%, the second at 40%. There is only one list of covered drugs for the 65-and-over group, and that coverage is 100%--i.e., the Seniors Pharmacare in Nova Scotia. The lists are posted online at the Medavie Blue Cross website.

The ADRP has representatives on the Dalhousie Benefits Committee and separate meetings are being held to discuss each of the above groups (under-65 today and 65-and-over in January). The Benefits Committee has been asked to make recommendations on how to spend a projected savings of \$150,000 after the Tier 1 and Tier 2 coverage lists are adjusted. The coverage for the under 65 group may be changed in April 2021 to include more supplies for diabetics and more treatment for mental health issues. However, it is anticipated that this change will only use \$89,000 of the savings.

Peter explained that it is not necessary to be an ADRP member to be enrolled in the EHP (extended health plan). The university uses a 5 / 10 / 10 rule to determine who is eligible for extended health benefits: 1) one must have been in the extended health plan for the 5 years immediately prior to retirement; 2) one must have been employed at Dalhousie for 10 years; and 3) one must be within 10 years of 65. Because it is common for both members of a couple to be enrolled in a single plan and that individuals may opt in or out of one plan at different times over their careers, there are multiple scenarios. These scenarios can differ widely since changes in employment- and couple- status are also common.

The point to emphasize is the importance of making informed decisions when it comes to benefits and this includes possible changes in one's life over the long-term. How to make the relevant information available to employees was also discussed. What might be learned during a quick description of one's options at the time of hiring is clearly insufficient. One needs to review the consequences of any changes as one proceeds through one's employment period. Peter also noted that the EHP travel insurance does not cover cancellation, but ADRP members may purchase such insurance through CURAC (see the link on the ADRP website).

Scott Wood described his “stellar” experience when he had to use the benefit travel insurance to cover costs incurred for a medical emergency on a trip to Norway. He was encouraged to submit his story to the *Newsletter*.

There were other questions for Peter about getting reimbursed from Blue Cross. Members were advised to make use of the new Blue Cross website, which was said to be very user-friendly.

B) Communications

Phil O’Hara directed members to the new website for ADRP: <http://theadrp.ca> The old website now directs people to the new one. To improve communications, members are being asked to register, and registration is necessary to receive notifications of new articles and other announcements on the website. Thus far about 120 members have registered.

Phil O’Hara congratulated Marilyn Klein on the latest issue of the *Newsletter*, which is published four times a year, and distributed electronically where possible. The Editor is eager to receive submissions. There is a form on the website for those who would like to propose submissions.

C) Membership

Heather Schellinck reported that membership in the ADRP stood at 643 (608 pay dues by payroll deduction and another 35 by cheque). There are three honorary lifetime members: Tarunendu (Tarun) Ghose, Bob Roger and Philip Welch. Heather mentioned that keeping contact information up-to-date is an ongoing task. As far as getting updated e-mail and mailing addresses was concerned, Phil O’Hara pointed out that the university had a policy about not releasing contact information. Likewise, whenever the ADRP office receives requests for such information it will only pass that request on to the member. In cases where there is no known e-mail or mailing address available, a general notice could be published in the *Newsletter*.

D) Pension Update

Randy Barkhouse said he would make only some brief comments since the December *Newsletter* (see pp. 10-12) contains a substantial “Pension Report” by himself and Faye Woodman. He did point out that the 2.02 annual index would be effective January, but that the possibility of a catch-up indexation (i.e., for those

who retired before 2012) was “very bleak.” To receive another annual indexation in 2020 would require returns to be in the area of 8.5 to 9 percent.

On the horizon are possible new regulations from the Superintendent of Pensions (perhaps spring 2020); these apparently stem from a white paper that came out in 2017, followed by an updated call for comments in 2018. One of the possible new regulations may be a “Provision for Adverse Deviation (PfAD)” requiring that pension plans carry a surplus of 110-120% to protect against temporary dips in asset values. (In 2010 or thereabouts the Canadian Revenue Agency dropped its rule that plans could not exceed 105% surplus; now plans cannot exceed 125% surplus.) As a consequence, provinces are now adjusting their regulations (Quebec, and Ontario have already done so, and BC might be moving to somewhere between 106-110% surplus).

5) SCANS (Seniors College Association of Nova Scotia)

Heather Schellinck gave a brief history of SCANS, whose local office is in the Maritime Conservatory of Performing Arts. Annual dues are \$170 which gives the member the right to take any course in the three terms (Spring, Fall, and Winter) subject to availability. Although the HRM is where most of the courses are put on, a small number are available in Mahone Bay/Chester, Liverpool, and Truro. SCANS is always looking to recruit more instructors. In addition, there three public lectures. More information on SCANS and its 2020 Winter Program can be found at www.theSCANS.org.

Joanne Clovis asked if there was a way of leaving suggestions for new courses on the website. Heather responded by saying that SCANS was always happy to hear suggestions from retirees, and that it was in the process of doing a recent survey on course demand. There is a SCANS Meet & Greet at the University Club on Jan. 30th. Registration for the Winter Term classes will occur in early January, and courses begin in early February.

6) CURAC (College and University Retiree Associations of Canada)

Randy Barkhouse provide a brief description of CURAC. The Association has two major committees, both of which are chaired by ADRP members: the first is the Health Policy Issues Committee (Grace Patterson, chair), and the second is the Pension Committee (Randy Barkhouse, chair). Grace is currently working on a paper on medication effectiveness. Randy said that he participates in CURAC

teleconferences about every 6-8 weeks and that recently there was an emphasis on informing members about travel insurance and other affinity partner benefit availability. The 2020 CURAC Conference will be in Vancouver, May 13-15, co-sponsored by the UBC, Simon Fraser, and UofVic (McGill 2021, and UPEI 2022).

There may be funds available to send a delegate from ADRP. Phil O'Hara said that ADRP could facilitate communication about such matters in the *Newsletter* and website.

7) AOB

Elizabeth Townsend raised the subject of a lack of occupational therapy coverage for ADRP members. This is a serious oversight. Currently, occupational therapy (OT) coverage can only be obtained if the billing is through a hospital and described as physiotherapy, which renders OT invisible to ADRP members. A general discussion of the subject ensued.

Joanne Clovis asked about the high dose flu vaccine, which in Nova Scotia one has to pay for. It is important enough to merit coverage. John Barry wondered if a double dose of the regular vaccine was equivalent to the high dose.

Moved (Bradfield) that the meeting be adjourned. CARRIED.

David McNeil
Secretary