

**ASSOCIATION OF DALHOUSIE RETIREES AND PENSIONERS
THE NEWSLETTER
VOLUME 4 NUMBER 3 SEPTEMBER 2005**

Welcome to the third 2005 issue of your ADRP Newsletter that is being rushed out so that all our members become aware of a major event coming up.

THE ADRP PRESENTS

**SEARCH FOR THE HEEL OF ACHILLES:
Emerging Trends in the Treatment of Cancer
Speaker: DR. TARUN GHOSE, MB,BS, PhD, FRC PATH (LONDON)
PROFESSOR EMERITUS DEPT. OF PATHOLOGY**

**Thursday, October 6, 2005, 7:30 P.M.
Theatre "A" Sir Charles Tupper Building
All Welcome!!**

I am sure you are all aware that Tarun was the first President of our ADRP.

On September 21st, the ADRP hosted a 'Wine and Cheese Social', with retirees from universities around the Province invited. The gathering was addressed by Blanche Potter, President of ADRP, and by Howard Link, President of CURAC, the national retiree's organization for universities. Part of the function of the Social was to encourage the formation of retiree associations at more universities within the Province. In attendance were 24 retirees from St. Mary's, Mount Saint Vincent, Acadia and St. F.X. Many expressed an interest in forming a local association. We will keep you posted as to the results.

Alasdair Sinclair,
Chair, Liaison Committee

PLEASE NOTE:

**GENERAL MEETING OF THE ADRP MEMBERSHIP
Thursday, December 15, 2:30 P.M.
Lord Dalhousie Board Room, Henry Hicks Building
(formerly known as the A&A Building)**

This meeting will be our usual pre-Christmas social event as well.

The first in the series of the Masterminds Lectures, Bridging the Gaps: Charity Mission Cleft Lip and Palate Surgery in Viet Nam, Brazil and Tunisia, took place last Friday, September 30th at 10:30 A.M. in Room 3156 at the Faculty of Dentistry Building. This was a great lecture with a great gathering of interested folks!

DALHOUSIE LIFE INSURANCE POLICY – A TIMELY REMINDER?

If you retired/left Dalhousie on or earlier than 30 June, 1998, you should have received a certificate for a paid-up Life Insurance Policy. (The amount over the preceding few years was for \$5000, in some earlier years it was \$3000).

Retirees/pensioners are advised to check their personal records to ensure that they still have this certificate. Dalhousie does make an attempt to check the announced deaths of retirees/pensioners, but the onus is on the survivors to bring the certificate to the University to obtain the insurance money.

If you cannot find the certificate, the University will issue a replacement on application through the office of Insurance and Employee Benefits (494-1122). Note that the issuance of these certificates ceased on 1 July, 1998.

DENTAL INSURANCE FOR RETIREES

A Dental Insurance Plan specifically designed for retirees has recently come to our attention. Advantages include – premiums are unrelated to age, world-wide coverage, no dollar limit on basic services, restorative services included after the first year, and no annual deductible. Current monthly rates for Nova Scotia retirees are \$38.56 (single) and \$70.92 (couple).

For retirees not presently covered by a dental plan, we feel this is worth exploring. For free information contact RMS Retirement Management Services Ltd. 306-830 Shamrock Street, Victoria, BC, V8X 2V1 or visit www.rmsretire.ca, fax 250-475-0073 or call 1-888-484-4448.

With regard to the 'FollowMe' Health Plan, negotiated by CAUT and now available to ADRP members (discussed next in this Newsletter), note that the 'FollowMe' Plan is compatible with continuation in the Nova Scotia Seniors Pharmacare Plan. It does not include a dental care component, except for the Enhanced Plus version of the 'FollowMe' Plan, which covers basic dental services up to a dollar limit of \$700 to \$1000. The premium for the Enhanced Plus version for individuals 60-69 years is \$94.20 and \$177.80 for a couple.

The 'take-home' lesson with regard to Dental Insurance is similar to that for Travel Health Insurance, namely, each retiree needs to assess her/his needs and examine different plans to identify their most suitable choice.

Philip Welch
Chair, Benefits Committee

DETAILS OF THE 'FOLLOWME' HEALTH PLAN, FROM THE NATIONAL ORGANIZATION, CURAC.

We wish to bring to your attention a new health plan that CAUT (Canadian Association of University Teachers) has negotiated with Manulife. This plan is called FollowMe. It was designed for persons at institutions who terminate health benefits, for some or all employees, at the time of retirement. It will be available to faculty and staff at the time of retirement as well as to faculty and staff who have already retired. What makes FollowMe particularly attractive is that it is being offered to those members who are already retired and who may not have had coverage for some time. This is offered without a medical examination, during a 60 day application window this Fall. While FollowMe is a CAUT plan, not a CURAC/ARUCC plan, the latter encouraged CAUT to develop such a plan for university and college retirees, including staff retirees.

Members of CURAC/ARUCC's Health Benefits Committee have examined the details of FollowMe, and have concluded, in agreement with the CURAC Board, that in terms of coverage and premium costs it compares well with other plans on the market. Indeed, it seems superior for our needs when one notes that it is available without a medical examination and without age limitation, and is available during a 60 day window, even for those retirees currently uninsured. For persons already retired and without any health insurance coverage, that window will be open from October 1st to November 30th, 2005. For persons who are retiring, the 60 day window begins at the time they retire and leave any group plan they may have had as employees. For persons who took early retirement but remained under a university or college health plan until the date of normal retirement, the 60 day window begins when they leave the institutional group plan. Those retirees who wish to switch to FollowMe from another individual plan can do so during the October 1st to November 30th window. In cases of changing plans, Manulife says that FollowMe coverage could begin as soon as coverage under the member's previous plan ends. Note that FollowMe insurance cannot be combined with coverage under an existing plan. It is not a second-payer plan.

FollowMe will be of interest mainly at universities and colleges that terminate benefits at retirement; or at which the benefit plan is very limited; or at institutions where most retirees retain their health benefits. Some groups of retirees took no health benefits into retirement.

Despite verbal assurances, concern was expressed at the CURACC/ARUCC Annual General Meeting last May that retired staff might not be eligible. CAUT has assured us that they are changing the definition of 'retired associate membership' in their by-laws to include 'all retired staff from universities and colleges' and, that in the interim, CAUT will accept applications from all CURAC/ARUCC-affiliated associations.

In addition to applying for this insurance and to become eligible for Manulife's FollowMe Plan, individual retirees and persons who are retiring must also take out an associate membership in CAUT. The fee for members of CURAC-affiliated associations

such as ADRP, who wish to join FollowMe in this inaugural period, will be only \$25.00. This includes the 60 day window from October 1st to November 30th.

Each CURAC Member-Association receiving this notice should estimate the number of its individual members who would benefit from this insurance and then obtain sufficient copies of the CAUT associate member application and FollowMe booklet. These would then be distributed to the interested ADRP members.

The above detailed information of the FollowMe Health Plan is from the national organization, CURAC. ADRP members of possible interest can, I am sure, approach Philip Welch, Chair of the Benefits Committee or they may obtain the FollowMe booklet/application themselves by contacting the broker, Matt Power, at 613-236-9007, Fax 613-236-0329, e-mail matt@lee-power.ca, or write to Lee-Power Associates, 616 Cooper Street, Ottawa, ON, K1R 5J2.

The ADRP Board feels that retirees who have no current medical coverage might wish to explore this plan. If you know of any retirees who are not members of ADRP, feel free to bring this to their attention. Anyone wishing to proceed with the process on their own can obtain a CAUT application form from Gordon Piche, CAUT, at 613-820-2270, or e-mail him at gpiche@caut.ca. As stated, CAUT has agreed to a reduced fee of \$25.00 for CAUT membership.

TRAVEL HEALTH COVERAGE

We draw your attention again to the International Association for Medical Assistance to Travellers (IAMAT). This is a non-profit organization founded in 1960, which provides advice to potential travellers about health risks, the geographic distribution of diseases, immunization requirements around the world, and sanitary conditions of food and water.

They also maintain a network of English-speaking physicians around the world who have agreed to treat IAMAT members in need of medical care during their travels, for prearranged fees set with IAMAT. Membership in IAMAT is open to any individual traveller without charge, though a donation is requested to help support their work. This seems a most useful and commendable organization. Visit their website at www.iamat.org, or write, phone or fax at IAMAT, 40 Regal Road, Guelph, ON, N1K 1B5, phone 519-836-0201, or fax 519-836-3412.

UPDATE ON THE COMMUNICATION BY BOB RODGER IN THE LAST NEWSLETTER

Bob talked about your Newsletter Editor giving a talk in May about being on the first cardiac surgical team in the world to have survivors, in 1955 at the Mayo Clinic, and studying physiological changes in the second 45 to survive, in 1956. One correction is necessary regarding last year's total of open heart operations. In the USA, over 440,000 were done, in Canada approximately 41,000 were done, and the 1500, as stated in the last Newsletter, were not for all of Canada, but here in Halifax.

Then, hard for him to believe, was another invitation to give that same talk on September 17th in Cambridge, England. The gathering was The International Symposium on the History of Anaesthesia, a World Congress that had about 200 in attendance from 19 countries. It was a wonderful visit to London and Cambridge, with the talk well received by those in attendance. How incredibly wonderful and satisfying was the whole 35 year career of E.A.M. in cardiac anaesthesia and endless patient studies.

Thank you all for studying the contents of our Newsletter. We hope that many of the ADRP members will attend the General Meetings and social events!

Emerson A. Moffitt, Editor
Jan Scott, Associate Editor