



MCMaster UNIVERSITY RETIREES ASSOCIATION

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Nora Gaskin, Secretary

Minutes for COUNCIL MEETING of McMaster University Retirees Association Wednesday, November 14, 2018, 1:30 PM in MUSC-220

1. Welcome & Regrets

Present: Cliff Andrews, Helen Barton (chair), Brian Beckberger, Beth Csordas, Phyllis DeRosa-Koetting, Nora Gaskin, John Horsman, Mahendra Joshi, Les King, Betty Ann Levy, Kathy Overholt

Regrets: Helen Dickman, Heather Grigg, Carolyn Rosenthal, Shep Siegel

2. Minutes of Previous Meeting

2.1 Council Meeting October 10, 2018 (for approval)

Moved by Brian Beckberger, **seconded** by Les King

“that the minutes of October 10, 2018 be approved”

Carried.

3. Business Arising

- Human Resources is holding their first employee pre-retirement workshop on Nov. 27. Heather will likely attend on MURA's behalf, and Nora has also volunteered.
- Helen has yet to follow up on 2 people who were at the retirees' lunch who might be willing to organize special events for us.

4. Human Resources Report (Helen Dickman) – no report

5. President's Report (Helen Barton for Heather Grigg) – no report

6. Treasurer's Report (Beth Csordas) – no report

7. Reports on Special Projects

7.1 **Academic Awards Endowment** (Beth Csordas) – We now have \$84,465 in the fund, which is up by \$1,250 from the last report. We are getting close to

our goal of \$85,000, at which point we will have to decide how to adjust the goal.

7.2 Archives (Heather Grigg for Mary Johnston) – no report

7.3 Fundraising – MURA Cards (Beth Csordas) – no report

8. Information Reports from Committees

8.1 AGM (Helen Barton) – Date of AGM: following the pattern of past years, i.e. the first Wednesday of June, would put the date at Wednesday June 5. Helen has checked with Catering Services, and that date is available.

Moved by Brian Beckberger, **seconded** by Cliff Andrews

“that the 2019 MURA Annual General Meeting be held on Wednesday June 5”

Carried.

Speaker suggestions are needed.

8.2 Christmas Lunch (Beth Csordas & Helen Barton) – There have been 143 responses, including 16 new retirees & 6 other guests. The room limit is 200. Council discussed the list of duties and who will do them. **Actions:** follow up on guests and list of duties.

8.3 Communications (Helen Barton) – a number of emails went out to the membership

8.3.1 Condolence cards (Helen Barton) – written report

8.3.2 Web site (Nora Gaskin) – The Google Analytics report for October indicates that there were increased users of the web site for October over the last two months, likely due to the release of the latest issue of *MURAnews*. Details:

- Users: 588 (Increase over last month: 136.14%)
- Sessions: 842 (Increase: 102.4%)
- 64.01% of users came to the site directly, e.g. by typing in a URL, using a bookmark, or clicking on a link in an email
- 25.65% came by doing a search, e.g. on Google
- 10.33% came by other means, including referral (clicking on a link at another website, e.g. *workingatmcmaster.ca*).

8.4 Constitution and By-Laws (Brian Beckberger) – Brian hasn't seen anything from the University yet regarding the definition of a retiree. Heather and Helen will be meeting with Wanda and will ask at that time. When there is something, it

will have to be integrated into our Constitution and put on the agenda for approval at the AGM.

8.5 Membership (Helen Barton) – written report – There is no net change in the number of retirees; quite a few deaths have been balanced out by quite a few new members.

8.6 MURAnews (Phyllis DeRosa-Koetting) – no report

8.7 Nominating (Les King) – no report

8.8 Pensions and Benefits (Brian Beckberger)

- 4 queries in the past month
- A retiree who is **no longer a resident of Canada** was having problems with claims. All 12 plans on the HR website say “eligible retired members must also be a resident of Canada”, but Phyllis said she thought from her MUFA experience that it’s just medical that’s not covered; i.e. that vision and dental are covered. **Action:** This requires follow-up with HR to determine correct interpretation. Sun Life also states on their website that for procedures done outside Canada, claims must be done in paper form; e-claims are not allowed.
- Several people have phoned HR and been told to talk to Sun Life even when they have already talked to Sun Life. HR staff need to do a more comprehensive telephone interview before referring people to Sun Life.
- **Group life insurance:** You may elect at retirement to retain your Basic Life coverage in force immediately prior to retirement until age 65. On the first of the month coincident with or next following the date you reach age 65, coverage will reduce to \$5,000. You may apply to convert the group Life coverage to an individual Life policy with Sun Life without providing proof of good health if you notify Sun Life of your intention within 30 days after your birthday.
- A **convalescent hospital** is covered but a nursing home isn’t, although the definition of which is which isn’t always clear. **Action:** This needs HR confirmation.
- A member didn’t claim for **Shingrix** because their Sun Life drug lookup said it wasn’t covered. Then they read the *MURAnews* article and claimed for their second dose, which Sun Life reimbursed for, but won’t reimburse for the first dose as the year-end cut-off has passed. **Action:** Put something in *MURAnews* about possible incorrect information on the Sun Life site. Follow up on the first claim.

8.9 Trips & Special Events – We have had an offer from Howard Aster to do a tour in Burgundy, France for MURA members, and have asked him for more information.

8.10 Volunteering (Betty Ann Levy) – written report – Volunteering positions continue to be posted.

9. Information Reports from Liaisons

9.1 University Board of Governors (Betty Ann Levy) – written report

- Dr. Arig al Shaibah, the new Associate VP, Equity, Diversity and Inclusion, gave an interesting report. **Action:** invite her to meet with Council members to find out how her office views retirees as a campus group.
- Laura Harrington, Managing Director of the McMaster Institute for Research on Aging, is conducting a survey on McMaster as an Age Friendly University.
 - **Background:** “McMaster has recently joined the Age Friendly University Network (AFU). The network has ten principles that Age Friendly Universities aim to meet. The principles include older adult involvement in research and educational initiatives, as well as involvement in the broader University community. The McMaster Institute for Research on Aging (MIRA) is collecting information related to the current status of these principles at McMaster to understand stakeholder’s perceptions around principles McMaster is currently meeting, and where there are opportunities for improvement.”
 - MURA received a copy of the report and was asked to circulate it to our members, but the survey wasn’t appropriate for retirees. It asked questions that required a current working knowledge of individual department policies. What is the engagement that she sees as the role of retirees? **Action:** Betty Ann will email her with regard to the survey and whether she has any particular view on the retirees as an inclusion group.

9.2 CURAC (Helen Barton for Heather Grigg) –

- Renewal of CURAC membership. We are renewing our membership for next year, on the assumption that there will be no increase in the \$300 membership fee. In the event that there is an increase, Council will revisit the issue.

Moved by Kathy Overholt, **seconded** by Brian Beckberger

“that Council authorize MURA to renew its CURAC membership for 2019”

Carried.

9.3 MUFA (Carolyn Rosenthal) – no report

9.4 Unifor (Mahendra Joshi) – no report

9.5 Hourly Staff Liaison (Cliff Andrews) – negotiations are ongoing

9.6 Hourly Pension Committee (Cliff Andrews) – no pension increase information will be released until after the Board of Governors December meeting

9.7 Salaried Pension Committee (Brian Beckberger)

- The Pension Committee met Thursday, November 08, 2018. The meeting was exceptionally long at 4 hours.
- A valuation will be conducted as at July 01, 2018, even though one was done as at July 1, 2017. Valuations must be done at least every three years. This valuation takes advantage of the new pension legislation passed in November 2017, which requires a new valuation. Doing one in 2018 allows McMaster to avoid paying significant fees to the Ontario government in each of the next two years.
- The Ontario government, through the Financial Services Commission of Ontario (FSCO), has a fund (the Pension Benefits Guarantee Fund (PBGF)) to which every Ontario pension administrator must contribute. The fund is used to compensate pension members and retirees should their pension fail. This year, PBGF coverage has been increased from the first \$1000 to the first \$1,500 of monthly benefits, an increase in premium payments of 50% last year. The committee raised the question of how this fund was administered by the government, but our actuarial consultants didn't know.
- A review of the draft audit provided by auditing firm KPMG was done by the Committee.
- The investment review is transitioning to the implementation phase. The near term (next 1 to 3 years) part of the plan doesn't require any changes to the Statement of Investment Policies and Procedures (SIP&P). One of the conclusions of the review was that investments should diversify into more real investments. In 2010 there was a decision to diversify into real investments (toll roads, hospitals, real property, etc. as opposed to investment in securities or other financial instruments). In 2014, we invested 0.1% into real investments, and increased to 1.0% in 2017. The SIP&P allows up to 10%.

- 10. Other Business** – MURA received an invitation to the Convocation Dinner, Thursday Nov. 22 in Convocation Hall. If anyone is interested in attending, let Helen know.
Action: MURA will send Patrick Deane a congratulatory note on his appointment as Principal of Queens University.

Moved by Brian Beckberger at 2:37 pm

“that the meeting be adjourned”

Carried.