



**OCRA is an organization that advocates for its members on issues of concern**

**In This Issue:**

From the President ..... Page 1  
 CAAT Pension Plan ..... Page 2  
 Membership Matters ..... Page 3  
 It's in the Mail ..... Page 3  
 OCRA Executive 2019/20 ..... Page 4  
 Web Sites of Interest ..... Page 4  
 Travel Insurance for CAAT Retirees ..... Page 5  
 CAAT Inflation Protection Summary ..... Page 6

**From the President**

Linda Choptiany  
 president@ocraretirees.ca

**OCRA General Meeting October 23, 2019**

Arrangements were in place for the 2019 OCRA General Meeting to be held at the St. Clair Centre for the Arts in Windsor. This beautiful waterfront building offered excellent facilities for our meeting. Guest speakers from the CAAT Pension Plan, the College Employer Council and CARP had agreed to present to our members.

With regret, OCRA had to cancel the meeting due to low registration numbers. Members' reasons for not attending included: the distance was too far to drive, the time of year was not good (some were heading south for the winter), and the extra cost to stay overnight in Windsor.

With members' concerns in mind, the OCRA Board is planning the 2020 General Meeting to be held in June at a location to be determined. More details will follow.

We look forward to seeing you!

**Retiring Board Member**

OCRA thanks Board member Liz Irwin (Georgian) for her contributions to OCRA. Liz had found it necessary to resign due to other duties.

**New Board Member**

OCRA is pleased to welcome Lorrie Irvine to the OCRA Board. Lorrie is a retired Professor/Coordinator from Northern College. Lorrie is also a member of CRGIAC (CAAT Retirees Group Insurance Advisory Committee).

**Extended Health and Benefit Plans**

Thanks to the work of OCRA director Doug Willford (Humber), there is a chart posted on the [OCRA website](http://ocraretirees.ca) (ocraretirees.ca) which offers members the opportunity to explore some extended health and dental plans that are currently available.

OCRA does not endorse any particular company and members are encouraged to review the benefits carefully.

**Retiree Group Benefit Program – New Premium Rates Effective Feb. 1, 2020**

Retirees who have kept their benefits with their college should receive a package of information from the college Human Resources department before February 1, 2020. This package contains benefit coverage rates, dental plan benefits, extended health care benefits, prior drug authorization, and a copy of the latest *Retiree CAATNIPS* newsletter.

If you need contact information for the Human Resources department of your college, please email OCRA Liaison director Ron Conlon (Loyalist) at ron.conlon@outlook.com.

*Linda Choptiany*

## CAAT Plan Begins Decade Stronger Than Ever

Derek W. Dobson, CEO and Plan Manager of the CAAT Pension Plan



The auditors haven't completed their work yet, but preliminary results indicate the CAAT Plan has had another good year and it will finish the decade more diversified and stronger than ever.

Today the Plan has more than \$13 billion in net assets while at the beginning of the decade they were \$4.9 billion. Membership has more than doubled to about 65,000 active, retired and deferred members from 31,800, while participating employers have grown nearly three-fold to 76 from 26.

In January 2010, following the Global Financial Crisis, the Plan was 95.7% funded with a funding shortfall of \$358 million. As of January 2019, the Plan was 120% funded with a funding reserve of \$2.6 billion.

CAAT continues to grow and diversify its membership. In 2019, the Plan welcomed approximately 15,000 new members (including about 4,600 retired members) from across Canada from a variety of industries, including the not-for-profit, education, and private sectors.

Each new employer is assessed thoroughly based on its viability and evaluated against the Plan's established principles for growth. Those principles say that adding an employer must be in the best interest of the Plan and its members, and that we will not take on the debt of another plan.

Growing and diversifying the Plan membership makes the Plan stronger. It provides the opportunity to further support the CAAT's fundamental priorities of benefit security, value, contribution rate stability, and equity among members. Specifically, growing the Plan membership improves the likelihood that the Plan will remain in a surplus funded position and improves the likelihood of paying conditional inflation protection now and in the future.

### CAAT is Well Regarded

CAAT was one of the employers recognized as a GTA Top Employer and is in good company with Durham, George Brown and Seneca colleges, and the United Way of Greater Toronto, one of our newest employers. CAAT was the sole pension plan recognized.

The Waterstone Human Capital's "Most Admired Corporate Cultures" is an annual honour roll that acknowledges "best-in-class Canadian organizations for fostering cultures that enhance performance and help sustain a competitive advantage." CAAT was the only pension plan among the honourees.

CAAT also won an Ovation Award for communication from the International Association of Business Communicators (IABC) and an Industry Leadership Award from the Association of Canadian Pension Management (ACPM) for its fundamental change to the retirement industry in Canada.

External recognition helps CAAT attract and retain the best people, which will continue to strengthen the Plan and provide outstanding service to members.

If you have not already done so, I encourage you to subscribe to [My Pension NewsLink](http://www.caatpension.on.ca/en/about-us/news/my-pension-newslink) ([www.caatpension.on.ca/en/about-us/news/my-pension-newslink](http://www.caatpension.on.ca/en/about-us/news/my-pension-newslink)) to get the latest CAAT Plan news.



Please advise OCRA's Membership Coordinator ([membership@ocraretirees.ca](mailto:membership@ocraretirees.ca)) of any changes to your email, phone, and/or postal address.

# Membership Matters

Yvonne Glenville  
Membership Coordinator  
membership@ocraretirees.ca

We are currently collecting the 2020 Membership Renewal fee. Please include your OCRA membership number when you remit the fee. If you have misplaced your OCRA membership number, do not worry. We will still accept your payment, just be sure that the member name is clearly indicated with the payment. We are happy to accept payment by the following methods: cheque, money order, Interac e-Transfer.

For the five retiree associations – Centennial, Lambton, Mohawk, St. Clair and St. Lawrence – there will be no change to the collection of your OCRA membership fee. Please make your payment to your local association as soon as possible.

To avoid the need to make an annual payment, you may want to consider a lifetime membership. Check the chart at the end of this article or [our website](#) (ocraretirees.ca) for the Lifetime Membership rates.

We are reluctant to remove non-paying members from our records. If for some reason you do not want to belong to OCRA, we would appreciate knowing your reason why. OCRA is constantly working to make its existence and communication avenues more relevant to CAAT retirees.

As always, we appreciate you keeping your membership contact information up to date so that you will have uninterrupted communications, voting privileges and invitations to our meetings.

Some of you have generously responded to our request for donations. Any additional financial contributions we receive allow us to continue offering our \$10.00 annual fee. Thank you on behalf of OCRA!

---

---

*Aging is not lost youth but a new stage of opportunity and strength.*

Betty Frieden

---

---

Age	Fee
70 years or older	\$ 50
69 years	\$ 60
68 years	\$ 70
67 years	\$ 80
66 years	\$ 90
65 years	\$100
64 years	\$110
63 years	\$120
62 years	\$130
61 years	\$140
60 years or younger	\$150

## Membership Coordinator contact information:

Yvonne Glenville  
OCRA Membership Coordinator  
Unit 104, 20 Dean Park Road  
Toronto, Ontario M1B 3G9  
membership@ocraretirees.ca

---

---

## It's in the Mail

Here's what you should have received recently or should be on the lookout for.

- ✓ January 2020 OCRA members who are not lifetime members should have received an invoice for their 2020 membership fee.
- ✓ January 2020 CAAT members should have received a letter from the CAAT Pension Plan with information regarding the 2020 inflation protection increase, prior monthly payment, and new monthly payment.
- ✓ By February 1, 2020 Sun Life retiree group insurance benefits plan members should have received information from their respective College's Human Resources department regarding the new monthly premium cost for life insurance, extended health care, and dental coverage. Also included in the package should be a copy of the latest edition of the CEC (College Employer Council) newsletter *Retiree CAATNIPS Volume 10, November 2019* ([thecouncil.on.ca/download/12884](http://thecouncil.on.ca/download/12884)).

Linda Choptiany (Centennial, OCRA President)  
Derrick May (Mohawk, OCRA Past President)  
Andrew Dykstra (Georgian, OCRA Vice President)  
Stella Pulkinghorn (Fleming, OCRA Secretary)  
Lorna Plunkett (Fleming, OCRA Treasurer)  
Yvonne Glenville (Centennial, OCRA Membership)  
Barbara Mathers (Fleming, OCRA Communications)  
Ron Conlon (Loyalist, OCRA Liaison)  
Doug Willford (Humber, OCRA Liaison Assistant)  
Lorrie Irvine (Northern, OCRA Director)  
Jim Martin (St. Clair, OCRA Director)

### Welcome Lorrie Irvine (Northern)

Lorrie kindly provided the following biographical information:

*I was born and raised in Kirkland Lake and although I have lived and traveled elsewhere, I chose to return here to raise my family. I am a committed Northerner.*

*I worked at Northern College 30 years (15 in Support and 15 in Faculty) and served two terms (six years) on the Board of Governors, including a term on the executive of the Board. I have been a member of my municipality's Committee of Adjustment for 20 years. I served about 10 years on the municipality's Museum Committee. In the '90's, I chaired the College's Employment Equity Committee. I currently sit on the College Retirees Group Insurance Advisory Committee (CRGIAC).*

*I was appointed to the Board of the Northern Ontario Heritage Fund Corporation (NOHFC), a provincial funder which invests \$100 million annually in a range of business and infrastructure opportunities in the North. I served for 15 years in a range of roles on committees and the executive.*

*I have always enjoyed working on Committees and Boards. Invariably, I learn a lot, both about the matters at hand and from other members. I am collaborative by nature and I have observed how exchanges result in improved decision-making. I look forward to learning about OCRA and its role for college retirees.*

Long-standing members will remember that in the early days of this newsletter, Derrick May (Mohawk) authored a column called "Websites of Interest". In it he listed the URLs of web sites, often submitted by members, on topics of interest to OCRA members. Thanks to Yvonne Glenville for sending in the inaugural submission for the relaunch of *Web Sites of Interest*.

### RGPs of Ontario

<https://www.rgps.on.ca/>

Submitted by Yvonne Glenville (Centennial)

Established by the Ontario government in the mid-1980s, Regional Geriatric Programs (RGPs) provide services to older adults with complex health needs. According to the web site, "This partnership in education, research and standards of practice is now a key element in the provincial framework to meet the needs of Ontario's aging population. Today, the network has expanded into a provincial collaborative of eleven RGPs that support specialized geriatric service delivery, capacity building, evaluation, and advocacy toward meeting the health needs of Ontario's aging population."

For Glenville, the Caregiving Strategies section (<https://www.rgps.on.ca/caregiving-strategies/>) was particularly helpful. As a caregiver of a senior with mobility issues, she found strategies and resources to help her provide care but she also found information to help her cope with the challenges of being a caregiver. She said: "One of the things I used was under Meditation for Pain Management. I was looking for him but there was something that I could take away and use for myself. I am able to calm myself and reset my state of mind." She went on to say that there are resources for various levels of caregiving including a free online course in caregiving strategies.

Is there a web site that you find to be a valuable resource for Ontario seniors? Why not share it with our OCRA members. Send an email to [communications@ocraretirees.ca](mailto:communications@ocraretirees.ca) with the URL of the web site and an explanation of why it is valuable to you.

# Travel Insurance for CAAT Retirees

Barbara Mathers (Fleming)

OCRA Communications Officer

Travel is something many OCRA members enjoy but having a travel emergency is something no one wants. Arranging for travel insurance coverage is an important consideration when planning a trip.

As of October 1, 2019, the CEC (College Employer Council) has arranged with Johnson Insurance to provide annual emergency out-of-province/country health and travel protection insurance for CAAT retirees. Called MEDOC Travel Insurance, the plan is underwritten by the Royal & Sun Alliance Insurance Company of Canada (RSA) with travel assistance provided by Global Excel Management Inc.



*Credit: OCRA Board Member Derrick May recently travelled to Costa Rica and shared this photo of an Amazon Kingfisher.*

According to MEDOC Travel Insurance's brochure, an annual travel insurance plan may cost less than paying for multiple trips separately. Two annual plans are offered, one covering trip lengths of up to 17 days and the other covering trips lengths of 35 days, and are priced accordingly.

Features of the plan include:

- Emergency medical coverage for unlimited trips of any duration in Canada within the period of the plan.
- Emergency medical coverage for unlimited 17- or 35-day trips outside of Canada during the period of the plan. Note: For out-of-country trips longer than the annual plan's 17- or 35-day coverage, supplemental insurance coverage is available.
- Coverage for lost, stolen or damaged baggage.
- Coverage for trip cancellation, interruption or delay.
- Coverage for the replacement of lost or stolen travel documents.

At Johnson Insurance's web site (<https://www.johnson.ca/medoc>), there is a "quick quote" form to fill out. After selecting the correct "group" (Tip: Type "caat" in the search box to bring up the list of Ontario colleges), there are only a few required travel details. The resulting quote is your starting point. To purchase the insurance, you must fill out a medical questionnaire. Certain medical conditions can result in an insurance price that is significantly higher than the quick quote. Though it takes a little time, you can complete the medical questionnaire online and see the result without actually purchasing the insurance. It's very important to honestly and accurately complete the medical questionnaire.

With the purchase of any travel insurance policy, be sure that the coverage is suitable for your personal needs and the style of your travel. And, most importantly, read the entire policy, especially the fine print. When in doubt, phone the insurance provider.

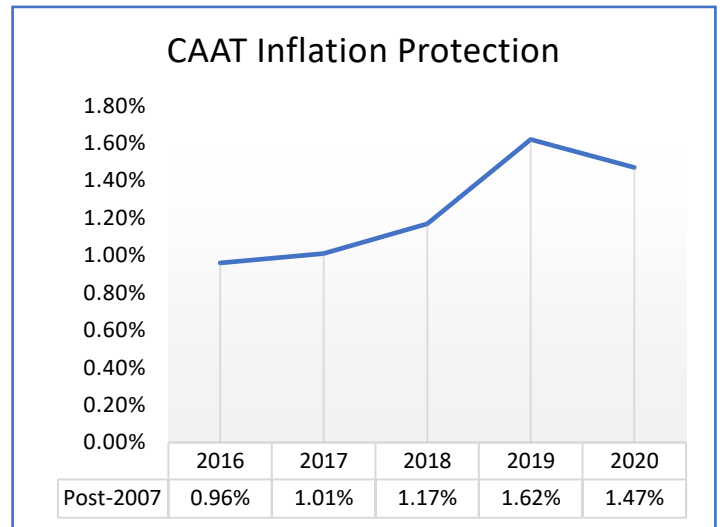
Johnson Insurance  
471 Hazeldean Road, Suite 7  
Kanata, Ontario K2L 4B8  
1-866-606-3362  
[johnson.ca/medoc](https://www.johnson.ca/medoc)

# CAAT Inflation Protection Summary

At the beginning of each calendar year, CAAT members are informed about the inflation protection increase for pensions.

Have you ever looked at the increase and wondered how it compares to past years? For your information, here is a summary of the post-2007 pension inflation adjustments for the past five years.


For detailed information about the annual inflation protection increase for pre-1992 and 1992-2007 pension portions, check your CAAT Pension Plan Retired Member Annual Statement.



Source: <https://www.caatpension.on.ca/en/retired-members/inflation-protection>

For more OCRA news, visit [our website](http://ocraretirees.ca) (ocraretirees.ca) for minutes of Board meetings, contact information for organizations, newsletters, bulletins and feature articles.

Have you got something to contribute to the newsletter? Send an email with your idea or question to [communications@ocraretirees.ca](mailto:communications@ocraretirees.ca).



OCRA Head Office  
938 Highland Road  
Bridgenorth, ON  
K0L 1H0

Editor: Barbara Mathers  
[communications@ocraretirees.ca](mailto:communications@ocraretirees.ca)

Membership: Yvonne Glenville  
[membership@ocraretirees.ca](mailto:membership@ocraretirees.ca)

Additional Credits: CAAT graphic and photo provided by John Cappelletti, Special Advisor to the CEO CAAT Pension Plan; “Don’t Forget” graphic [source](#), by Unknown Author, licensed under [CC BY-ND](#).