

# OCRA Ontario Colleges Retirees' Association

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## From the President

Barb Watts

In 2024, Ontario's college system started to navigate a period of significant change to the sector. One of the most impactful developments was the implementation of new federal immigration policies designed to limit the intake of international students. This shift has exacerbated financial pressures on colleges, which had become increasingly reliant on international student tuition fees to compensate for years of government underfunding and domestic tuition freezes. Consequently, colleges are re-evaluating their program offerings, exploring alternative revenue streams, and reducing staff. Given this new reality, we expect to see a flood of new retirements from the system in 2025.

### OCRA Directors

Effective board members of a not-for-profit organization possess a variety of qualities that help them fulfill their responsibilities and contribute to the overall success of the organization. Our Board members have a passion for our mission and bring a diverse set of skills and experiences to the table. As I am completing my second year as President, I've been so impressed with their collaborative spirit, their willingness to engage constructively with fellow

board members and stakeholders and their ability to analyze information and make decisions that are in the best interest of OCRA. I want to personally thank them for all the work that they do.

### New OCRA Directors

We welcome **Susan Alcorn-MacKay (Cambrian)** who has taken over the position of OCRA Secretary. We also welcome **Charles Minken (Sheridan)** and **John Hardisty (Sheridan)** as new Directors. Read more about them in the "OCRA Executive 2025" section of this newsletter.

### Changes to the OCRA Board

Other changes to the OCRA Board are:

- **Marilyn McDermott (Mohawk)** has moved from OCRA Secretary to the position of Communications Officer
- **Stella Pulkinghorn (Fleming)**, after serving 17 years as OCRA Secretary and 1 year as Director, retired from the Board last fall. We thank her for her dedication and tireless championing of OCRA over the years.
- **Barbara Mathers (Fleming)** continues to serve as OCRA's Webmaster
- **Joe Mior (Fleming)** and **Stu Black (Niagara)** also left the Board this year. We thank them for their involvement and know they will continue to support OCRA as members.

### Successful 18th General Meeting

Our 18<sup>th</sup> General Meeting on June 26, 2024, at Niagara College was a huge success. Beautiful venue, fantastic food, great speakers, fun wine tours and lots of visiting with old friends. It was a resounding success thanks to the many people involved in organizing the event. A special thank you to Marilyn McDermott (Mohawk) and Doug Wilford (Humber) for ensuring the event's success. A [summary of the GM](https://ocraretirees.ca/2024/07/11/ocra-gm-2024-thanks/) (<https://ocraretirees.ca/2024/07/11/ocra-gm-2024-thanks/>) is posted on our website.

## Board Projects

Once again, I'm thankful that we have an organization such as OCRA that continues building relationships with CAAT Pension Plan management and the College Employer Council and ensures our members' concerns and questions are heard.

This year, the **CAAT Pension Plan** launched a new service for plan members that has the potential to provide retired college employees with the opportunity to earn more money. This new option from CAAT is known as the GROWTHplus Investment Account.

OCRA prepared a [report on CAAT Pension Plan's GROWTHplus Investment Option](https://ocraretirees.ca/2025/02/06/ocra-report-caat-growthplus-option/) (<https://ocraretirees.ca/2025/02/06/ocra-report-caat-growthplus-option/>) that outlined why the OCRA Board feels that this option should be given serious consideration by all OCRA members. We thank Director Doug Greenwood for all his work on this document which can be found on our website.

Some of you continue to express concern that our benefits are not keeping up with other plans. We continue to lobby on your behalf with the **College Employer Council** and have asked them to once again prepare an article for this publication. You will find that later in this newsletter.

## Strategic Planning

In the Fall of 2024, our Board met to discuss what's next for OCRA and the direction we should be taking. We looked at our organization's strengths, weaknesses, and changes in the external environment that are impacting us. Membership growth (or lack of it), member engagement, and financial stability were all important topics for discussion. Finally, it was identified that our Board needs a succession plan. As a result of these discussions, we have a lot to work on. Our mission statement is currently being revised. We needed to find out more from our members. We thank those of you who responded to our survey last fall. We released our first position paper on CAAT's GROWTHplus Investment Option. We reached out directly to both CAAT and CEC to answer questions that you asked at our last GM and sent out a communication with their responses. We continue

to look at our environmental impact and are doing our best to go paperless wherever possible. We thank those of you who have provided us email contact information and encourage those who haven't to consider this option.

## 19th General Meeting on June 25th, 2025

We are looking forward to holding our 19<sup>th</sup> General meeting on **June 25<sup>th</sup>, 2025, at Mohawk College** in Hamilton. Information about this meeting will be published later, but I hope that you will mark your calendar and plan to attend. We will be live streaming this event for the first time so that more of our members can participate.

Overall, it's been another exciting year, and I look forward to continued dialogue with our partners and with you, our valued members.

*Barb Watts*

## Liaison Co-ordinator Update

Douglas Willford—Liaison Co-ordinator

In my role as OCRA's liaison co-ordinator, I continue to communicate with the college HR departments and local retirees' associations. Twice, if not three times a year, I forward the following pieces of information in digital format to my college HR contacts requesting they forward it to new and existing retirees: Why OCRA information sheet, the OCRA brochure and the most recent OCRA newsletter.

In light of the recent financial cuts at the colleges, there has been a significant increase in the number of retirees with whom I would like to connect. If you are in touch with new retirees who want to learn more about OCRA, please suggest they contact me at [info@ocraretirees.ca](mailto:info@ocraretirees.ca). Also, direct them to check out our excellent website at: [ocraretirees.ca](https://ocraretirees.ca).

I continue to reach out and work with those colleges that do not have a local retirees' association, encouraging them to consider organizing one.

# CAAT Retiree Benefits Program

*The OCRA Board is pleased to be able to share an article written by our CEC contacts and regular presenters at our GM, Stephen Lee Kam and Mike Vanelli, both senior executives in the Benefits and Compensation branch of the organization. This year's article further explains the pricing of the plans that are available to CAAT retirees as well as the superior benefits compared to other plans. We have received many questions from members about coverage for vaccines, especially those for shingles and RSV. Mike and Stephen cover the ins and outs of this topic and confirm that RSV vaccines ARE covered!*

## Some Insights into the CAAT Retiree Benefit Plans

This article discusses benefits coverage under the CAAT Retiree plans. It covers how the plans differ from other retiree plans and may not always include the changes that have been implemented under the benefit plans for active college employees. Also, it discusses why certain medications are not included under the retiree health care plans, with some specific references. It also discusses some unique programming offered by the plans.

## Comparing CAAT Retiree coverage with what other plans offer

No two retiree plans are alike. There are benefits that are available under other plans but not under the CAAT Retiree plans and vice versa, which has much to do with plan design. Within the CAAT benefits structure for active employees, the employer pays between 79% and 89% of the premium cost, depending on the employee group. CAAT retirees, however, pay 100% of the premium cost for their benefit coverage so every item, service or benefit that is added/removed to coverage will generally impact retiree premiums.

In addition, comparisons are often made between the monthly premiums under the CAAT Retiree Plans versus the monthly premiums under many of the other retiree plans available in the marketplace. While CAAT Retiree premiums may appear to be higher than some other programs,

they are reflective of the more generous levels of coverage that the CAAT plans provide.

Any comparison of premiums should always be based on the benefit level and design that the comparator plans provide. Other retiree plans may be based on an age-banded structure under which premiums increase with each higher age band. Also, there are plans with a maximum age, at which point the retiree's access to coverage terminates (and when health coverage is most needed). The premiums under the CAAT Retiree Health and Dental Plans do not change based on a member's age; they do not terminate at a maximum age and all plan members pay the same premium regardless of their age.

There is also the temptation to compare the options available under the active employee plans with the CAAT Retiree Plans. However, there are factors that drive the design of the CAAT Retiree Plans that do not have the same impact on the active employee plans. These are

1. Affordability – how will the addition of a new benefit or service impact the premiums
2. Suitability to retirees' needs – is a new benefit or service appropriate for retirees' health needs
3. Longer term plan sustainability – will a change to plan design better serve the majority plan members and the plan itself over the longer term

It is worth mentioning that the CAAT Retiree plans also offer two levels of Extended Health and Dental coverage at retirement. The higher level, Plan 1, of each benefit plan is generally intended to reflect the coverage that a retiring employee would have had while employed at the college, which helps with the transition into retirement. The Plan 2 options of Retiree Health and Dental, while providing lower benefit limits and higher coinsurance levels, do so at a lower monthly cost. This allows retirees the option of electing the "richer" Plan 1 at retirement and moving to the lower Plan 2 level coverage later on in retirement if they determine that Health and/or Dental Plan 1 does not suit their needs or their budget.

## Vaccines

While there are often questions about which vaccines are covered under the Retiree Health Care plans, two vaccines in particular have been top-of-mind recently and CEC felt it would be timely to address coverage for the Shingrix and RSV vaccines, which, because they are classified differently by Health Canada, their eligibility under the health plans is different.

First, a comment about the eligibility status of vaccines in general: the Health Care plans for both active and retired college employees cover drugs and vaccines which legally require a written prescription. Health Canada reclassifies drugs and vaccines regularly, so it is not feasible to notify individuals of these changes or to make exceptions to the plan provisions. Additionally, it is worth noting that the CAAT Health plan provisions have not changed and are consistent with common insured benefits plan designs.

With regard to the Shingrix vaccine, this was reclassified (the equivalent of delisting) by Health Canada from Schedule 1 (prescription requiring) to Schedule 2 (non-prescription requiring). Sun Life's pharmacy manager updated their system on January 18, 2022, which moved Shingrix from prescription requiring to non-prescription requiring. As a result, as of that date, Shingrix was no longer covered under the CAAT Retiree Health plans (or any other college plans) because it no longer requires a prescription. It is also CEC's understanding that Zostavax has been discontinued.

In Ontario, the Shingrix vaccine was temporarily funded by the provincial government for individuals between the ages of 65 and 70 and the two-shot course of treatment must have been completed by December 2024 to be covered under the provincial plan. As a result, retirees and individuals in Ontario who did not qualify under the provincial ODB plan because of their age or who did not complete the full treatment protocol by December 2024, will now be responsible themselves for the cost of the Shingrix vaccine.

On the other hand, there are approved RSV vaccines/treatments that are eligible under the CAAT Retiree Health plans:

1. Arexvy requires a prescription and therefore is covered.
2. BEYFORTUSTM requires a prescription and is also covered.
3. Another treatment, Synagis, is not a vaccine. It is a biologic drug that is placed on Sun Life's hospital drug program and is therefore not eligible.

## Diabetes Care Program

Arising from the relationship with Sun Life, participants in the CAAT Group Insurance Plans for both active and retired members have access to two new pharmacist-led services: Health Coaching for Chronic Conditions and the Lumino Health Pharmacy.

Two videos have been launched which explain the Diabetes Care Program (DCP) offered as part of the Health Coaching for Chronic Conditions. Links to these programs are included through which plan members may access additional information on the programs. Plan members may wish to view these for their own knowledge.

- The DCP overview video explains what the DCP is, how to use it, what to expect, and how to get started (<https://sunlife.showpad.com/share/N06dpKF5IPVwPfvOb9slf>). French <https://sunlife.showpad.com/share/tbxtRI8UatXBvc2kKIP8e>.
- The DCP remission video explains how the DCP can help some individuals living with type 2 diabetes achieve remission, what remission is, and how to get started <https://sunlife.showpad.com/share/dl9SdGk3qQmpinhqq6Js3>. French <https://sunlife.showpad.com/share/17T2EnUzAEpKIORxbFEGD>.

In addition, information about the Lumino Health Pharmacy can be obtained through this link [https://luminohhealth.sunlife.ca/s/lumino-health-pharmacy?language=en\\_US](https://luminohhealth.sunlife.ca/s/lumino-health-pharmacy?language=en_US). French <https://luminosante.sunlife.ca/s/lumino-health-pharmacy?language=fr>.

## Securing Predictable Lifetime Income in Retirement for Canadians

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



At CAAT, we understand how much retirees rely on the predictability and value of their pension. Our team is focused on securing benefits so that you can continue enjoying a steady, predictable monthly pay cheque for life.

I'm pleased to assure that CAAT entered 2025 well-funded, strong, and sustainable. Based on preliminary valuations, the Plan remains 124% funded as of December 31, 2024. This means \$1.24 in assets have been set aside for every \$1 of pension benefits promised today and in the future. Our strategy of building up funding reserves provides an added cushion against unexpected market volatility and demographic shocks, to ensure benefits can be paid even in challenging economic climates.

The final actuarial valuation, which is a key measure of the health of a pension plan, is currently underway and will be released in April. Please stay tuned for updates on our annual performance results and an invitation to CAAT's annual virtual conference in May. We can project that the results will reinforce my message to you: the Plan remains strong, and you can be confident in the security, value, and predictability of your CAAT pension.

As a large, multi-employer plan, benefit security improves as membership grows, due to higher economies of scale and longevity risk pooling – a principle that drives CAAT's determination to expand workplace pensions to more Canadians. In 2024, CAAT welcomed more than 340 new employers, bringing the total number of participating employers to 710 workplaces across 20 industries in the private, non-profit and broader public sectors.

We were proud to onboard Nova Scotia's Department of Early Childhood Educators, who identified a modern defined benefit (DB) plan as a key tool to attract and retain workers in the region. They join Canadian Cancer Society, Educators Financial Group, Autism Nova Scotia, Ontario Native Women's Association, and Community Living centres in London, Sudbury and other cities, as among the latest who now have a secure and valuable workplace pension.

### Members Have More Ways to Save for Retirement with the Plan They Trust

Our team regularly interacts with members, employers, and other stakeholders to understand what is needed to comfortably save and draw down on those savings in retirement. Members expressed that they wanted more ways to save with a plan they trust. We listened, we innovated, and last year we launched a new solution called the GROWTHplus Investment Account.

GROWTHplus enhances the advantages of being a CAAT member, giving you the option to transfer in personal registered savings and grow your funds alongside your CAAT pension. This new, value-added feature means members can leverage the scale of CAAT's diversified portfolio and access to unique asset classes at competitively low fees. Examples of eligible accounts from which funds can be transferred include registered retirement savings plans (RRSP), registered retirement income funds (RRIF), life income funds (LIF), and locked-in retirement accounts (LIRA).

As a retired member, you can initiate deposits to GROWTHplus up until the end of the year you turn 70 as long as you are a resident of Canada for

income tax purposes. After that, your savings can continue to benefit from CAAT's investment returns, subject to withdrawal requirements. For members who are over the age of 71, we expect to be able to accept tax-sheltered deposits by early 2026, as work is currently underway to enhance the design for all retirees. You can learn more about GROWTHplus on OCRA's news page at <https://ocraretirees.ca/2025/02/06/ocra-report-caat-growthplus-option/>.

Our long-term focus on risk management and prudent investment strategy has led CAAT to become one of the highest performing pension plans in Canada, which makes GROWTHplus very attractive. I'm optimistic that demand for a modern DB pension plan will accelerate, supporting better outcomes for employees, retirees and Canada overall.

## **Pensioners Contribute Significantly to the Canadian Economy**

Through CAAT's engagement with research groups such as the Canadian Public Pension Leadership Council and National Institute on Aging (NIA), I am passionate about promoting research on the social and economic benefits of DB pensions and educating others on the valuable contributions of retirees like yourself who have a gold-standard DB pension.

A recent report by the Conference Board of Canada found that these pension payments are a significant economic driver in Ontario, benefiting both retirees and Canada's broader economy:

- In 2023, DB pension plans supported 1.23 million retirees, paying out \$42.7 billion annually. Up to 80% of pension benefit payouts were funded by investment returns on the assets held.
- This spending generated \$60.9 billion in economic output and contributed \$34.6 billion to Ontario's GDP, supporting 251,900 full-time jobs and \$16.8 billion in wages.
- DB pension payouts added \$17.4 billion in government revenue, including federal, provincial and municipal taxes.

Remaining financially independent in retirement is a top priority for most Canadians, yet far too many do not have access to a pension plan that can help them reach their goals. Studies by the NIA found that one in four Canadians aged 50 and older report household incomes that are inadequate to meet their long-term needs. For those over 50 and still working, one in four have saved \$5,000 or less for retirement.

CAAT is working to improve that reality. We continue to adapt to the business environment to provide lifetime retirement income at fixed contribution rates that meet employers' risk and cost appetite, while sticking to our principles of using realistic assumptions and sound management to secure member benefits for the future.

I am deeply grateful for your continued trust and support. According to our latest surveys, 95% of retired members said they trust CAAT and believe it has a sustainable model for delivering secure pension benefits over the long term. As we look ahead, we will continue to invest in the talent of our expert management team and member services, staying true to our core values and strategic purpose.

### **Sources**

[Perspectives on Growing Older in Canada: The 2024 NIA Ageing in Canada Survey, National Institute on Ageing, January 2025.](#)

[Defined Benefit Pension Plans: Supporting Ontario's Economy, The Conference Board of Canada, October 2024.](#)



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

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## My Pension-CAAT's Member Portal

OCRA members who receive the CAAT Pension should note that they can access their pension information online through CAAT's Member Portal called My Pension.

To register, a CAAT Pension Plan member must have an email address and must be prepared to provide correct details that match the member's information on file.

Information provided to members in the CAAT Member Portal includes:

- Current monthly pension
- Current bridge benefit (if applicable)
- Spouse (if applicable), beneficiary and banking information

Documents, messages, and notifications pertaining to the member's pension are also available in the portal.

To begin the registration process, go to the CAAT Pension website for the [My Pension online portal](https://www.caatpension.ca/signin) (<https://www.caatpension.ca/signin>).



The CAAT Pension Plan is on Facebook. Take a look!

[CAAT Pension Plan Facebook page](https://www.facebook.com/people/CAAT-Pension-Plan/100084057095814/)  
(<https://www.facebook.com/people/CAAT-Pension-Plan/100084057095814/>)

## OCRA General Meeting 2025

Mohawk College, Hamilton

June 25, 2025

We are very pleased that Mohawk College has agreed to host the 19th General Meeting of OCRA at the Fennell Campus in Hamilton on Wednesday, June 25th. All of us know that the College sector in Ontario is struggling, and our hearts go out to the many colleagues who may have made the difficult decision to retire earlier than planned. This OCRA GM is a nod to that reality. Our morning session will feature a presentation from the CAAT Pension Plan and the College Employer Council and will be open to non-members of OCRA. It will also be live streamed for OCRA members who can't get to the venue. The business meeting will follow lunch, for members, and we are very excited to have Dr. Cindy Plunkett back to help us understand the wild and wonderful world of Artificial Intelligence. More information will follow as we firm up the details but please get the word out to any new retirees you know and to folks who have not yet joined OCRA. This will be a great opportunity to meet the decision makers that OCRA liaises with on a regular basis!



*Photo Credit: Mohawk News Desk*

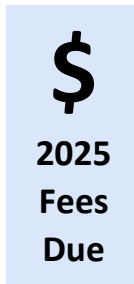
Be sure to mark your calendar and watch for further updates!

**OCRA 19<sup>th</sup> General Meeting**  
**Fennell Campus**  
**Mohawk College**  
**Hamilton, Ontario**  
**June 25, 2025**

# Membership Matters

Yvonne Glenville  
Membership Co-ordinator  
membership@ocraretirees.ca

We value your feedback! If for some reason you no longer wish to belong to OCRA, please send us a note and let us know why. OCRA is constantly working to make its existence and communication avenues more relevant to CAAT retirees.



It's that time of year again, when we get to say thank you for being an OCRA member and remind all our **individual members** that your 2025 membership fee is due. Please send your cheque or money order to the address below and include your name and OCRA membership number (if you

have it 😊). If you would prefer to send an e-transfer, please send it to [membership@ocraretirees.ca](mailto:membership@ocraretirees.ca) and include your name and membership number in the notes.

To avoid the need to make an annual payment, you may want to consider a lifetime membership. Check the table for rates. This is a one-time payment and, as you can see, it gets less expensive the older you are!

OCRA is very grateful for the time and effort expended by the retiree associations at Lambton, St. Clair and Mohawk who collect fees on OCRA's behalf. Members of those associations do not need to renew separately.

In 2023, OCRA began rewarding longstanding members, who had been paying annual dues for 20 years, with a fee holiday. Our Honorary Lifetime members no longer need to pay their annual membership fee. Congratulations to the 19 OCRA members who gained this status in 2024. Thank you for your support!

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. To guarantee continued communication from OCRA, please make sure your fees and contact information are up to date. For those who are lifetime or honorary lifetime members, this is especially important, so we do not lose contact with you. We very much appreciate your long-term commitment to the organization.

**Membership Co-ordinator contact information:**  
OCRA Membership Co-ordinator  
Unit 104, 20 Dean Park Road  
Toronto, Ontario M1B 3G9  
[membership@ocraretirees.ca](mailto:membership@ocraretirees.ca)

Age	Fee (\$CAD)
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

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*“Often when you think you're at the end of something, you're at the beginning of something else.” – Fred Rogers*

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# OCRA Executive 2025

The Board of Directors is comprised of eleven voting members, elected at large by the members of OCRA at the general meeting. The eleventh member is the immediate Past President who is invited to attend all Board meetings and may participate with voice and voting privileges.

## Officers

President	Barb Watts, Georgian
Past President	Linda Choptiany, Centennial
Vice President	Vacant
Secretary	Susan Alcorn-MacKay, Cambrian
Treasurer	Lorna Plunkett, Fleming
Communications	Marilyn McDermott, Mohawk

## Co-ordinators

Membership	Yvonne Glenville, Centennial
Liaison	Douglas Willford, Humber

## Directors

Doug Greenwood, Sheridan  
John Hardisty, Sheridan  
Chuck Minken, Sheridan  
Rick Williams, Loyalist

## New to the Board for 2024/2025

**Susan Alcorn-MacKay** has joined the Board as Secretary and **Chuck Minken** and **John Hardisty** have joined as Directors.

**Susan Alcorn MacKay** worked in the field of special education at all levels for 35 years and retired as the Director, Counselling and Student Support at Cambrian College. She continues to teach in the Learning Disabilities (LD) Program at Cambrian. She also develops and delivers on-line, additional-qualification courses in special education for Nipissing University, and is a member of the LDAO (Learning Disabilities Association of Ontario) provincial board of directors. Appointed by OCASA (Ontario College Administrators Network), Susan plays an important role on the CAAT Retirees Group Insurance Advisory Committee (CRGIAC), which is involved in decision making around college retirees' benefits.

**Chuck Minken** joined Sheridan in 2001, after many years working in senior management positions in Canada and abroad and taught International Business and Business Development courses. He also served as coordinator of the International Business Graduate-Certificate program and was a member of several program development committees, including the Bachelor of Business Administration (BBA) program. Chuck retired in 2017.

**John Hardisty** joined Sheridan after a career in the corporate sector. As a faculty member, he was involved in many activities including coordinating the Human Resources Management Programs at the degree, diploma and graduate certificate levels; teaching a broad range of graduate level courses in HR; and designing and delivering new and innovative courses. John has also been an active member of the Human Resources Professionals Association (HRPA) and served four terms as an elected member of their Board of Directors.

## Local Retiree Associations

For colleges without a local association, individuals are encouraged to become an independent member of OCRA. OCRA General Meetings (GMs) are opportunities for members to meet with fellow retirees. Members can learn what OCRA has been working on over the past year and ask questions of the OCRA Board and guest speakers from the College Employer Council and the CAAT Pension Plan. The GMs are held at different colleges across the province. Dates and venues for the GM are posted on the OCRA website, in the newsletter, and in an invitation sent directly to the membership. OCRA appreciates the retiree associations and Colleges that offer to host OCRA's General Meeting.

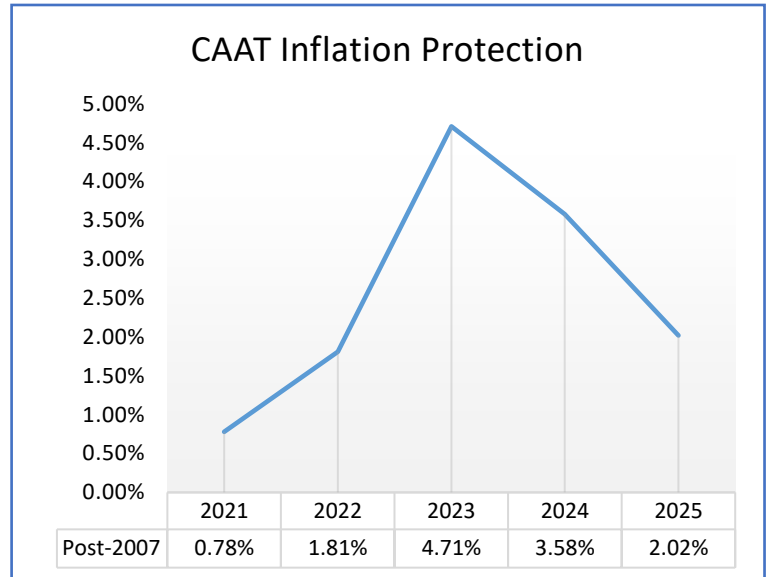
OCRA provides a unique service to Ontario College retirees. There is strength in numbers and speaking with a collective voice. Help OCRA grow on behalf of your colleagues!

# 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.ca/members/inflation-protection>

For more OCRA news, visit [our website \(ocraretirees.ca\)](http://ocraretirees.ca). Do you have something to contribute to the newsletter? Send an email with your idea or question to [info@ocraretirees.ca](mailto:info@ocraretirees.ca).

**OCRA** Ontario Colleges Retirees' Association

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