

University of Toronto Faculty
Association

Annual Retiree Reception

Welcome colleagues!

*Hosted by UTFA's Retiree Members
Committee*

May 21, 2024



Agenda

Tuesday, May 21, 2024

1:05 – 2:30 p.m.

1. *1:05 pm.* Welcome, Traditional Land Acknowledgement, President's Remarks and Break Out Rooms: Meet and Greet
2. *1:25 pm.* Why Health Benefits are (Very) Important in Retirement (Gary Kawaguchi)
3. *2:00 pm.* Bargaining Update (including MS Office) (Raymond Kwong with Terezia Zorić and Ariel Katz)
4. *2:20 pm.* Question and Answer Period

Land Acknowledgement: We wish to acknowledge this land on which the University of Toronto operates. For thousands of years it has been the traditional land of the Huron-Wendat, the Seneca, and the Mississaugas of the Credit. Today, this meeting place is still the home to many Indigenous people from across Turtle Island and we are grateful to have the opportunity to work on this land.

*Section of a mural by
Chief Lady Bird,
Odinamaad and Dave
Monday Oguorie on
The Edwin Hotel on
Queen Street East,
Toronto.*

Photo by Barb Nahwegahbow



Housekeeping Items

- **Technical difficulties during the session?**
 - Email: faculty@utfa.org or
 - Phone: 416 (473-8641)
- Attendees can use the **closed captioning (CC) function**.
- The **Chat Function** will be enabled throughout the meeting so that you may submit comments and questions.
- After the event, you can also **send questions** that are outstanding to our advice@utfa.org or faculty@utfa.org email accounts.
- **Reactions:** we have enabled the emoji function (under “Reactions”) so that if you wish you may show your virtual appreciation after each presenter speaks.

Participants' Profile

- Bibliographic Services
- Centre for Criminology
- Centre for Industrial Relations
- Dalla Lana School of Public Health
- Department of Anthropology
- Department of Astronomy and Astrophysics
- Department of Biochemistry
- Department of Chemical Engineering & Applied Chemistry
- Department of Collection Development
- Department of Computer Science
- Department of Curriculum, Teaching & Learning
- Department of English
- Department of Family & Community Medicine
- Department of Geography
- Deputy Chief - Humanities
- Department of Linguistics
- Department of Materials Science & Engineering
- Department of Mathematics
- Department of Mechanical & Industrial Engineering
- Department of Physics
- Department of Physiology
- Department of Political Science
- Department of Social Justice Education
- Department of Spanish & Portuguese
- Edward S. Rogers Sr. Department of Electrical & Computer Engineering
- Faculty of Dentistry
- Faculty of Law
- Faculty of Music
- Faculty of Social Work
- Information Technology Service
- Joseph L. Rotman School of Management
- Lawrence S. Bloomberg Faculty of Nursing
- Media Commons
- Music Library
- New College Program
- Office of the Dean/ARTSC
- OISE
- Public Health Sciences
- UTM Biology
- UTM Chemical & Physical Sciences
- UTM Historical Studies
- UTM Institute of Communication, Culture & Information Technology
- UTM Psychology

Participants' Profile

Number of retired members participating and the retirement year

- Retired 1989-2009 (17)
- Retired 2010-2019 (21)
- Retired 2020-2022 (21)
- Retired 2023 (6)
- Retired 2024 (1)
- Unknown (3) (no date provided)

Meet and Greet Breakout Rooms:



Suggested Facilitators

Group 1: Elinor Fillion

Group 2: Deb Cowen

Group 3: Ariel Katz

Group 4: Jody Macdonald

Group 5: Raymond Kwong

Group 6: Sandra Acker

Group 7: Stephen Rupp

Breakout Rooms: Meet and Greet

Choose one or two questions to answer

- When did you retire?
- What were you doing at the university before you retired?
- What kinds of things do you find most enjoyable about retirement?
- What do you think are the most important ways UTFA can support retired members?
- What are some of the different ways that you maintain your relationships with the university and your scholarly communities in retirement?

Gary Kawaguchi



Gary has been UTFA's benefits consultant for many years. He has a corporate background with Pepsi-Cola Canada, Canadian Tire, Canada Trust and Look Communications.

Since 2011 he has been the founder and President of PRL Benefits Limited, specializing in employee group benefits, pension and Workers Compensation. PRL Benefits Limited is a subsidiary company to Purves Redmond Limited one of Canada's largest independent insurance brokerage companies.

Why Health Benefits are (Very) Important in Retirement

The University Administration's Retiree Health Benefits Proposal

- **In bargaining, the Administration has** proposed that the parties negotiate a **SEPARATE** retirees' benefits plan that would mean different and reduced benefits for retirees
- **UTFA's response has been a hard NO**

UTFA defends EQUAL access to benefits, and benefits improvements, for active members and retirees

Overview of Health Benefits

Benefit	Maximum	Changes
Prescription Drugs	Unlimited (some exclusions)	1st_ODB 2nd_GSC
Hearing	\$2,000/36 months	
Medical Items	caps/item	
Paramedical	\$5,000/yr combined	\$1,250 to \$2,500 Mar 2022 \$2,500 to \$5,000 Nov 2022
Mental Health	\$7,000/yr combined	\$3,000 to \$5,000 Mar 2022 \$5,000 ro \$7,000 Noc 2022
Speech Therapist	Reasonable & Customary	
Vision: Glasses/contacts/laser Eye Exam	\$725/24 months \$110/24 months	\$450 to \$500 Mar 2022 \$500 to \$725 Nov 2022
Travel Medical	\$1mm/yr	
Dental: Basic and Comp Basic Major Orthodontic	100% Unlimited 80% \$5,000/yr 75% \$5,000/lifetime	\$2,800 to \$5,000 Mar 2022 50% \$2,500 to 75% \$5,000 Mar 2022

Overview of Health Benefits for Retirees and Actives

Key Benefits:

113,000 Retiree claims paid \$9.6mm last year +22%, vs
124,000 claims paying \$7.3mm pre COVID

- Dental \$3.8mm
- EHS \$3.4mm
 - ◆ Paramedical 40% (Massage/Physio 66%, Mental Health 18%)
 - ◆ Travel 23%
 - ◆ Vision 11%
 - ◆ Medical Items 9%
 - ◆ Audio 8%
 - ◆ Hospital/Medical Transportation 9%
- Drugs \$2.4mm

Why Health Benefits are Important for Retirees' Well-being

What's at stake:

- High Cost Biological Drugs
 - ◆ Health Canada applications skew biologic, more targeted
 - ◆ ODB formulary 40% of UTFA GSC formulary
- Travel
 - ◆ No medical underwriting \$\$
- Mobility
- Dental
 - ◆ Oral hygiene critical in ageing
- Mental Health
- Other Paramedical Services
 - ◆ Need to supplement OHIP
- Personal Finance

Travel Medical Benefit Plan Highlights

Emergency Medical Benefit (Green Shield)

- Provides coverage while you are **temporarily** outside of your regular province/territory
- For sudden and unforeseen medical condition that requires treatment
- Must notify Green Shield before obtaining emergency treatment to confirm coverage and pre-approve treatment (if possible), or at least within 48 hours or you risk denial of the claim

Travel Medical Benefit Plan Highlights

(cont'd)

Coverage Details

- Maximum days of coverage is 212 days in any 12-month period (same as OHIP)
- Emergency Services
 - \$1 million per person per year
- Referral Services
 - \$50,000 per person per year

Travel Medical Benefit Plan Highlights

(cont'd)

Pre-existing Medical Condition

- Does not cover any pre-existing medical condition that is **not stable for the 90-day period** immediately preceding your departure date

Denial of claim

- Denial if Green Shield's professional opinion is that the pre-existing condition was not stable
- Denial if medical evidence reasonably suggests that treatment or hospitalization could be required while traveling and your physician recommends against travel. Note: a doctors letter to travel is insufficient

Benefit Questions Received In Advance

Can you provide an explanation of travel insurance benefits and any information about its limits?

Can you provide advice on health benefits as a US resident in retirement?

Does UTFA have the best benefits in the sector in all areas?

Bargaining Update

Bargaining mandate has 5 priority areas

A

Compensation

B

Benefits

C

Workload

D

Members' Rights

E

Bargaining & Dispute Resolution

Bargaining Timeline & Overview

- Formal bi-laterals commenced on November 16, 2023
- Last bargaining date was May 15, 2024
- **We have had 16 bargaining days**
- Bargaining will resume on May 28, 2024
- Progress is VERY slow or even non-existent on some key issues (e.g. workload–Admin denies there is a systemic problem)
- **Some recent breakthroughs in PTR, housing, retiree access to software (more on that, next)**

Microsoft 365 Access for Retirees

- Retirees must be **active** at the University (**engaged in teaching or research**) to retain access to U of T Microsoft 365 programs beyond email and calendar
- **Retirees' local units need to confirm that they are actively engaged**
- Access to Microsoft 365 (except email and calendar) will be removed upon retirement for non-active retirees
- UTFA raised this as an issue at the bargaining table

Microsoft 365 Access for Retirees cont'd

Admin Proposal

1. From July 1, 2024 to June 30, 2029, all faculty members and librarians, active or not, will be offered upon their retirement, **full reimbursement by the university for the one-time purchase of a personal Microsoft Office package with a perpetual license for one computer.**
2. The University Administration agrees to provide **support for the transition from an existing University of Toronto Microsoft 365 license to a personal Microsoft Office license** when a faculty member or librarian retires.

Microsoft 365 Access for Retirees cont'd

3. The arrangements outlined in item 1 **may be renewed or extended beyond June 30, 2029.**
4. Actively engaged retirees will continue to have access to Microsoft 365. At any time before ending their active engagement, can purchase a personal license and receive full reimbursement.

UTFA sought feedback from Retired Members about proposal.

Microsoft 365 Access for Retirees

110 responses received.

Summary of Feedback :

- Upset with Administration, felt disrespected and abandoned (over 50% explicitly mentioned this)
- “Active engagement” too narrowly defined
- Retirees engage in professional and educational work that advances the university’s mission. Should be respected and valued
- Technical issues with proposal: one license, cloud storage, technical support, data backup

Microsoft 365 Access for Retirees

Summary of Feedback Continued:

- Active engagement confirmation process bureaucratic, difficult to apply fairly, demeaning
- Software access promotes continual connection with university, providing a great resource
- Issue with people retired before July 1, 2024
- Only around 8% consider proposal adequate

Microsoft 365 Access for Retirees

Questions UTFA raised not yet answered:

- Total number of retirees versus actively engaged
- Cost of providing all retirees access
- Explanation of technical and security issues claimed by Administration

Microsoft 365 Access for Retirees

Responses received + unanswered questions point to **NOT** accepting offer.

What should we (UTFEA) prioritize or emphasize in our counter-proposal to the Administration?

Questions Received in advance about Microsoft 365 Access for Retirees

*MS 365 enhances our ability to contribute to the university's teaching and research mandates. I am very concerned about retirees' access to MS and other online services, especially retirees still doing research and publishing. **How will retirees forced off Microsoft 365 be reinstated?***

Regaining Access to MS365

- Need local unit to update status on HRIS
- Can reactivate MS365 if still installed
- Otherwise, download MS365 from U of T and install with UTORID credentials

Additional Questions Received

1. At present our pension is compensated at 0.75% of costing of living. **What is the possibility of increasing this to 100%?**
2. If UTFA moves to certify as a union, would this impact retirees?

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Resources

U of T Benefits HELP Line:

Email: benefits.help@utoronto.ca

Phone: 416.978.2015

Green Shield Canada Website: www.greenshield.ca

***** If your claim is denied, ask for rationale in writing *****

Contact UTFa for assistance:

PLEASE email your concerns: advice@utfa.org

Questions and Answers



Thank You!

