

## **Member Benefits through CURAC/ARUCC**

### **Kenneth Craig, President**

The College and University Retirees Association of Canada (CURAC/ARUCC) is a federation of 40 organizations dedicated to promoting and sharing communications among member associations, fostering mutual assistance and speaking publicly on issues of concern to the over fifteen thousand individual college and university retirees across Canada who are members of these associations. As the current CURAC/ARUCC President, I would like to describe our organization.

The foundation of CURAC/ARUCC dates to meetings at the University of Calgary in 1994, with formal organization of this “association of associations” subsequently taking place at the University of Toronto in what became a continuing annual convention, next slated for Ottawa (organized by the Carleton University Retirees Association) May 24-26, 2017 on the occasion of the 150<sup>th</sup> anniversary of Confederation. A lively account of the CURAC/ARUCC history appears on the CURAC/ARUCC website, [www.curac.ca](http://www.curac.ca).

Following my retirement (allegedly) I joined the UBC Association of Professors Emeriti and found myself enormously enjoying the collegiality of its members and its numerous programs, soon becoming a member of the executive committee. This led to participation on the Board of Directors of CURAC/ARUCC. A dozen of us on the Board meet regularly, mostly through conference calls to pursue the objectives outlined above. The grass roots work is accomplished through a number of very active committees, detailed on the website. The meetings are invariably lively and productive. Allow me to share my perspective on a number of the benefits enjoyed by our member associations and their members. I am most appreciative of a similar column developed by George Brandie and colleagues at Queen’s University and published in their most interesting Newsletter (available at <http://www.queensu.ca/retirees/newsletters>).

In the early years the focus was on gathering and sharing information on retiree activities and benefits at post-secondary institutions across Canada. Sharing the best practices of our organizations remains a major focus as some member associations are wonderfully innovative. Reading member association Newsletters on the CURAC website and Facebook page is a good source of inspiration, as are exchanges among our different associations at the annual convention. In recent years, CURAC/ARUCC has also worked to develop benefits for individual retirees who are members of associations.

### **Member Benefits**

- **Property and Vehicle Insurance:** CURAC/ARUCC has an affinity agreement with Economical Select (ES) to offer preferential rates on Property Insurance and Vehicle Insurance to retirees. While regional differences exist in the coverage available through ES, there tends to be something available across the country. For example, in British Columbia provincial requirements largely preclude interest in vehicle insurance for our members, but property insurance is of interest. ES offers discounted group rates for homeowners, tenants, or condominium owners, policies

that include personal liability insurance and coverage of property contents. Additional coverage is available for cottages, vacation trailers and campers, yachts and other watercraft, and valuable item coverage (jewelry, cameras, sports equipment, musical instruments, artworks, and coin/stamp collections). A no-obligation quote on coverage can be obtained by calling (toll-free) 1-866-247-7700. Advise them that you are a retiree, a member of your association, and thus a member of CURAC. Mentioning CURAC and Group #6262 will get you the discounts to which you are entitled. There are additional discounts for insuring multiple items (automobile, residence, cottage, boat...).

- Travel and Extended Medical Insurance through CURAC/ARUCC. Over the past two years, CURAC/ARUCC has been consulting insurance providers, looking for advantageous plans to let affiliated retirees purchase travel and/or extended medical coverage. While a number of CURAC/ARUCC member associations already have a program of this type, the large pool of retirees offers potential for negotiating very favourable rates. Many member associations are interested in this and the CURAC/ARUCC Benefits Committee will be making a recommendation to the Board in the near future.
- Travel Tours: Two years ago CURAC/ARUCC entered into an affinity agreement with Collette Tours for discounted rates on their travel programs. A variety of arrangements for escorted tours is available to members of CURAC/ARUCC member associations.
  - An enormous variety of tours is available to individuals across all seven continents and at a broad range of dates. These include professionally planned itineraries and the services of a tour manager at savings over current retail prices. Check out: <http://www.gocollette.com/en-ca/landing-pages/2015/partner/curac>
  - Several member associations are considering offering designated travel tours for their members.
  - CURAC has designated two 2017 tours on which members of CURAC member associations, family and friends may join other college and university retirees.
    - **Shades of Ireland: April 24 to May 6, 2017** 13 Days • 14 Meals.  
This is Collette's most popular Irish adventure:  
<https://gateway.gocollette.com/link/758614>
    - **Legendary Waterways: June 21-July 6, 2017** 16 Days • 41 Meals.  
Relax on a boat cruise while the waters of the Rhine, Main, Main/Danube Canal and Danube carry you gently through the heart of Europe. <https://gateway.gocollette.com/link/758699>
      - Book these CURAC tours through Newmac Travel. Inquiries and reservations should be made through 604-745-0088 or [newmactravel@nexioncanada.com](mailto:newmactravel@nexioncanada.com).
  - By mentioning your CURAC member association you will be eligible for discounts. I should note that for each CURAC/ARUCC booking Collette

returns a small fraction to CURAC/ARUCC, with that payment shared with the retiree association of which the traveler is a member.

- **Benefits Comparisons:** Over the past two years, the CURAC/ARUCC Benefits Committee has been compiling data on medical and nonmedical benefits provided to post-secondary institution retirees across Canada. Comparisons suggest potential for rectifying benefits at various colleges and universities. CURAC/ARUCC is not a “Bargaining Unit”, i.e., union, but we will bring deficiencies in benefits to the attention of appropriate bodies. The recent report of the Benefits Committee on the CURAC website provides interesting comparisons.

### **Communications**

- **Bulletins:** CURAC/ARUCC prepares these short statements to examine and publicize positions on important issues of interest to members. The Health Care Policy Committee has been particularly active, with its most recent document on *Taking the Pulse of Seniors’ Health Care in 2016* prepared partly in the interest of influencing current provincial/federal talks. Recent health care related Bulletins have examined pharmacare, home care and palliative care/end of life care. Other Bulletins have addressed, for example, *Directors Liability Insurance: a Discussion Paper on Legal Liability, Risk Management and the Role of Directors in Non-Profit Organizations and Campus Parking*.
- **Newsletter:** These are published periodically and available on the website. They document the activities of CURAC/ARUCC and member associations. For example, the Fall, 2016 Newsletter provides a substantial account of the 2016 CURAC Convention at the University of Saskatchewan, describes the accomplishments of the recipients of CURAC/ARUCC Awards, reports on the 2016 CURAC/ARUCC election, announces the 2017 meeting, and describes the 50<sup>th</sup> Anniversary of Ontario Colleges, among other items. Parenthetically, I invariably find the newsletters of our member association great reading (available on the website and on the CURAC Facebook page). The activities of retirees and the range of programs of our associations is truly remarkable.

### **Convention:**

- I have already commented above. Representatives of member associations and any other parties are welcome to register. Check out the CURAC/ARUCC website for continuing details. The convention always seems particularly useful for incoming executive and board members.

Additional details on CURAC/ARUCC are available at our website. I would be happy to discuss our organization with you.

Ken Craig  
President, CURAC/ARUCC

kcraig@psych.ubc.ca