In 2015/16, the Benefits Committee of our national organization, College and University Retiree Associations of Canada / Associations de retraités des universités et collèges du Canada (CURAC/ARUCC), asked all member associations to complete its latest survey of medical and non-medical benefits provided to retirees at their institutions. The Benefits Committee compiled the responses and presented a summary at the CURAC/ARUCC Annual Conference at the University of Saskatchewan in May, 2016. The summary documents were subsequently posted under the “Benefits” tab of the organization’s website: http://www.curac.ca.

Once that summary data became available, the RAQ Pension & Benefits Committee was able to compare the retiree benefits at Queen’s with those available at post-secondary institutions across Canada. To that end, the summary slides prepared by the CURAC/ARUCC Benefits Committee have been annotated to show the responses from RAQ to the Survey questions. The initial annotations have been reviewed by Queen’s Human Resources and ITServices for accuracy and amended where necessary. The final annotated slides are presented at the conclusion of this introduction.

These summaries will usually not reflect full complexities, conditions and limitations of individual plans. In some cases (including at Queen’s), a benefit is only provided to those who have purchased a Supplementary Medical Plan. As always, the devil is in the details, so everyone should review the details of his/her/their personal coverage.

For most benefits, our package aligns well with those at other institutions. Readers will note, however, that there are some benefits available to retirees of a majority of Canadian post-secondary institutions that are not available to Queen’s retirees (e.g. Psychotherapy and Vision Care). RAQ is not a bargaining agent, but this Report will be circulated to those who do bargain for benefits for employees and retirees.

RAQ Pension & Benefits Committee,
George Brandie (Chair), Chris Chapler, Bruce Hutchinson, Sue Miklas, Joyce Zakos
Responses to the CURAC/ARUCC Benefits Survey were received from retiree associations at the following post-secondary institutions:

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<tr>
<th>U. of ALBERTA</th>
<th>ON COLLEGES RETIREES ASSOC. (on behalf of GEORGE BROWN C., FANSHAWE C., HUMBER C., NIAGARA C., ST. CLAIR C., and ST. LAWRENCE C.)</th>
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<td>BISHOP’S U.</td>
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<td>U. of BRITISH COLUMBIA</td>
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PARTICIPATION WAS VOLUNTARY

CURAC THANKS COLLEAGUES ACROSS THE COUNTRY WHO GOT THIS DONE WORKING AROUND ALL MANNER OF SNOWBIRD GETAWAYS BETWEEN MID-JANUARY AND MID-APRIL.

THANK YOU. MERCI BEAUCOUP!
SNAPSHOT OF QUESTIONNAIRE RESPONSES

Composition of Association (n=35)

- Academics & Librarians Only: 14%
- Academics & Senior Admin: 17%
- All former employees: 69%

All Queen's retirees are eligible to join RAQ. Most RAQ members are “Academics & Senior Admin”
MEDICAL BENEFITS

Does your University/College offer retirees a sponsored Extended Health Plan?

- **YES:** 80%
- **NO:** 20%

Incl. Queen's
Does your University/College offer subsidize your premiums? (n – 28)
Does your University/College-sponsored Extended Health Benefit (EHB) Insurance provide coverage FOR YOUR LIFETIME?

➢ 1 NO. Coverage ends at age 70.

➢ 1 reported Lifetime Coverage, subject to retiree assuming the full premium cost at age 75.

➢ 26 (incl. Queen’s) reported lifetime coverage, but subject to wide-ranging maximum expenditures per person. For many retirees this is a crippling limitation to health care within Canada and, most certainly, for out-of-province travel.
Does your University/College-sponsored EHB Insurance include the following? (n=28)

i) HOSPITALIZATION – Semi-Private Coverage
   YES – 96.4%  (Incl. Queen’s, where a separate premium provides separate coverage)

ii) PRESCRIPTION DRUGS (Coordinated with Provincial plan)
    YES – 89.3%  (Incl Queen’s)

iii) HOME NURSING SERVICE
    YES – 96.4%  (Queen’s plan pays 80% to an annual maximum of $10,000 or a lifetime maximum of $25,000 from the first day of the calendar year coincident with, or immediately following, the retiree’s 65th birthday)

iv) AMBULANCE SERVICE
    YES – 92.9%  (Incl. Queen’s)
v) THERAPEUTIC EQUIPMENT (such as prosthetics)
   YES – 100% (incl. Queen’s)

vi) PHYSIOTHERAPY & CHIROPRACTIC THERAPY
    YES – 100% (Limits and Annual Maxima vary widely) (incl. Queen’s)

vii) MASSAGE THERAPY
    YES – 71.4% (Queen’s: NOT covered)

ix) OSTEOPATHIC THERAPY
    YES – 89.3% (Incl. Queen’s)

x) PSYCHOTHERAPY
   YES – 96.4% (Queen’s: NOT covered)
xi) VISION CARE

YES – 78.6% (Coverage and maxima per year vary widely) (Queen’s: NOT covered)

xii) DENTAL CARE

YES – 53.6% (Coverage and maxima vary widely; scaling/cleaning intervals allowed range from every 6 months to every 12 months. Majority of plans cover every 8 months)

(Queen’s: NOT covered, but if retiree has enrolled in Supplementary Medical Plan, there is coverage ONLY for “accidental damage to natural teeth”)

xiii) OUT OF PROVINCE/COUNTRY COVERAGE

YES – 67.9% (Incl. Queen’s)

- Trip limits range from 30 to 180 days (Queen’s follows OHIP limits)
- Stability for pre-existing conditions ranges from No Clause to 6 Months
• Majority of those who have this insurance are reimbursed in whole or in part for:
  o Repatriation to hospital in home Province (Queen’s: YES, for those enrolled in Supplementary Medical Plan [applies to following points too])
  o Repatriation of remains if deceased (Queen’s: YES)
  o Some travel costs for family members to accompany patient or remains (Queen’s: YES for one family member), or to arrange for a minor to return home (Queen’s: YES)
  o Some respondents are insured for return of auto to Canada (Queen’s: YES, to a maximum of $1,000)

  o Only ONE (NOT Queen’s) has trip cancellation/interruption as part of plan
NON-MEDICAL BENEFITS

1. Free/Subsidized Parking?
   
   YES  53.1%  (Queen’s: Only if retiree is providing service[s] to Queen’s requiring regular on-campus presence)

   NO  43.8%  (Queen’s: Most retirees)

   NEGOTIATING: 3.1%

2. Complimentary Library Privileges?
   
   YES  90.6%  (Incl. Queen’s)
3. Technology? (Free Email, Tech. Support, etc.)
   YES 81.2% (Incl. Queen’s for academic retirees)  NO 12.5% (Incl. Queen’s for staff retirees)  UNSURE 6.3%  [See http://queensu.ca/its/policies/service-deprovisioning-procedure]

4. Efforts to Maintain Intellectual Connection? (Research Support, Invitations to Events, etc.)
   YES 84.4% (Queen’s: Research Space IF research is externally funded & Department has available space; Invitations vary by Department)

5. Office Space/Admin Support for Academic Retirees?
   YES 56.3%  NO 37.5%  Unofficially & Rarely 6.3%
   (Queen’s: Office space depends on Departmental needs; Admin Support given for administering external grants)

6. Free or Subsidized Athletic Memberships?
   YES 56.3%  NO 40.6 (Incl. Queen’s)  UNDER REVIEW 3.1%
7. Free or Subsidized Membership to any other Facilities on Campus? (e.g., theatre, Social Club, Food Outlets/Restaurants)
   YES  28.1%  (Queen’s: Employee discounts for tickets at The Isabel, Half Price Memberships in University Club)
   NO  68.8%  NOT APPLICABLE  3.1%

8. Free or Partial Tuition Waivers?
   YES  59.4%  NO  37.5%  NOT SURE  9.4%  NEGOTIATING  3.1%
   (Queen’s: Only for spouses and dependents of Faculty or Senior Administrators who worked at Queen’s for 10 consecutive years before retirement)

9. Financial Support to Retiree Association?
   YES  34.4% (Incl. Queen’s)  NO  65.6%
10. Other Support to Retiree Association?

YES 93.8%  NO 6.2%

(Queen’s: YES [Free Office & Telephone])

Thanks to Ms. Diane Pointer, Director, Total Compensation, Queen’s Human Resources, and Mr. Bo Wandschneider, Associate Vice-Principal (Information Technology Services) and Chief Information Officer, Queen’s University, for their clarifications of policies at Queen’s.