

Saskatchewan Retirees Association Inc.

Annual General Meeting Minutes

June 18, 2015

**Wesley United Church, 3913 Hillside Street
Regina, SK**

President Alf Zimmerman called the meeting to order at 11:03 am and chaired the meeting. There were 79 members in attendance. A copy of the Annual Report was available to members. The President extended a welcome to all members present.

1. Adoption of the agenda:

Moved by Ken Lozinsky, Seconded by Bob Gawley to adopt the agenda as presented.

CARRIED

2. Approval of the Minutes of the 2014 Annual General Meeting

Moved by Graham Tuer, Seconded by Chuck Ames to accept the minutes as presented.

CARRIED

3. Finance Committee Report

Robert Szautner (Auditor) was unable to attend the meeting due to a previous commitment. Frank May highlighted the financial affairs of the Association as presented on page 22. He reported that the surplus for the year was \$52,852.00. Differences included reduced costs for special projects including computer costs related to website development, upgrades to the membership database and to shift to email communication to members instead of postage and the finalization of professional fees related to the legal case.

The administrative fees were explained as containing a fee from GMS to the SRA for the work completed to process the application and enrolment of new members.

Moved by Frank May. Seconded by Gary Anthol to accept the financial report as presented.

CARRIED

4. Membership/Communications Committee Report

Randy Dove reported that membership (page 23) had increased during the year by 140 new members (1.3%) to 6,729 members with many new members joining from the crown corporations. 83% of members renewed their membership.

The updated website continued to be used by many current and potential members. Usage continued to increase with about 278 visits per month since the launch in 2013 or between 9-12 visits per day..

SRA continued to re-engage with organizations to ensure they have information about the SRA Health and Dental Plan.

Some questions were raised about confusion over the reinstatement of member fees for members that only have dental coverage. The issue was explained to the members present including the existence of both the PEBA and SRA sponsored extended health plans.

Moved by Randy Dove, Seconded by Bob Walker to accept the Membership Committee report as presented.
CARRIED

5. Group Benefits Committee

Jack Peterson reported on the SRA Health and Dental Plan (page 24-25), indicating that the claims experience of the past year exceeded the claims ratio target with a 6.8% increase in extended health and a 24.7% increase in dental claims, resulting in a substantial increase to premiums for 2015-16. Of the extended health claims, 74% resulted from prescription drug claims.

The update also highlighted the increased enrolments of 11.2% in the extended health plan and 13.7% in the dental plan.

Members were encouraged to consider searching for pharmacies that would fill more than a month's prescription at a time to reduce dispensing fees (e.g. Safeway and local Co-op stores). Reference was made to a tip sheet prepared by GMS on ways to reduce costs for prescription drugs. Copies were provided to the members at the meeting and the information has been posted on the SRA website (www.saskretirees.org).

Members were informed of a new option that provides coverage for some non-generic drugs and pays the difference between the brand name and generic versions. It was agreed that information available from www.innovicares.ca would be posted on the SRA website.

Changes in the recent provincial government budget were mentioned as the changes will result in members with incomes higher than \$65,000 no longer qualifying for the \$20.00 flat fee for prescriptions. It was suggested that members could take action by writing to the Members of Parliament and their Members of the Legislative Assembly expressing their concerns and interest in seeking a national pharma care program, similar to many other developed countries. There was agreement to provide a format on the SRA website that members could use to write their members and candidates in the upcoming federal election. It was also reported that the SK Seniors Mechanism was taking similar action to assist retirees in approaching federal candidates.

It was reported that the SRA had successfully concluded a new three year agreement with Group Medical Services as the insurer for the SRA Health and Dental Plan, expiring in June 20, 2018. In considering the new agreement, the Committee reviewed other similar plans for benefits and costs (SAHO, PEBA, STF). While there were areas where benefit coverage could be enhanced, with the claims experience, the Committee decided to hold the line on coverage enhancements at this time. It was reported that the GMS administration fee was 7% plus a 2% fee paid to the SRA for its administration work, leaving 91% for claims payment. The new agreement contains a stabilization provision for any larger surpluses generated by the plan that can be returned to the SRA or used to keep costs stable for members.

Questions were raised about claims costs for members no longer resident in Saskatchewan. In response, it was reported that claims were being paid related to the fee guides for the province of residence for the member, which could have some added costs to the benefits plan.

A request was made by members to consider claims payment for costs incurred for dental expenses incurred out of country. It was agreed that the SRA would conduct some research on the issue in conjunction with GMS and report back in the future.

Special recognition was extended to the Committee members: Ann Donovan, Alf Zimmerman, Frank May, Martin Wrubelski and Marian Brown.

Moved by Jack Peterson, Seconded by Jack Kloczko to accept the Group Benefits Committee report as presented.
CARRIED

6. Auditor's Report

Frank May reported on behalf of the Auditor, Robert Szautner that the financial statements were in order and fairly represented the financial affairs of the Association. He highlighted the auditor's report and financial statements (pages

15-21) with comments about any significant differences in revenues and expenses during the year.

Moved by Frank May, Seconded by Lorie Graff to accept the Auditor's report as presented.
CARRIED

Moved by Frank May, Seconded by Linda Clark to reappoint Robert Szautner as the Auditor for 2015.
CARRIED

7. Board of Director Elections

Alf Zimmerman indicated that there were five vacancies on the Board for a three-year term. Incumbents who had indicated their interest in standing for re-election were: Jack Peterson, Charlotte Dusyk, Ron Reavley, Randy Dove and Martin Wrubelski.

In response to the call for nominations from the floor Cindy MacDonald (by Ken Lozinsky) and Donna Inverarity (by Jack Peterson) were nominated.

With the added nominees, Martin Wrubelski and Donna Inverarity withdrew their nominations.

Ken MacDonald moved that nominations cease.
CARRIED

Alf Zimmerman declared the five nominees elected.

8. Adjournment:

Alf Zimmerman moved to adjourn the meeting at 12:15pm.