



SASKATCHEWAN RETIREES ASSOCIATION

**Minutes of the Saskatchewan Retirees Association  
Annual General Meeting  
Held by Video Conferencing  
May 26, 2021**

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Randy Dove, President, called the meeting to order at 10:301 a.m.

**Welcoming Comments:**

Randy introduced himself, welcomed the quorum of 77 members participating. He also acknowledged that the webcast was originating on Treaty 4 territory land of the Indigenous and Metis people and acknowledged Treaties 2, 5, 6, 7, 8 and 10.

Randy explained the process to everyone participating on the procedure for casting a vote during the meeting. Randy introduced Lyle Fluter, SRA director, helping with the webcast.

**Adoption of Agenda:**

Moved by Dean Josephson

Seconded by Frances Derksen

That the members approve the agenda as presented.

**CARRIED**

**Approval of September 24, 2020 AGM Minutes:**

Moved by Dave Burchhill

Seconded by Penny Hendrickson

That the members approve the September 24, 2020 AGM minutes as presented.

**CARRIED**

**Board Update**

Some plans for the Board have been adjusted, delayed or cancelled due to the pandemic. SRA will be celebrating our 50<sup>th</sup> Anniversary in 2025. The Board has been planning for the next three year period of 2022-2024.

The Board has reconfirmed the SRA goals:

- consider feedback from members
- effective, timely service
- improve health and dental benefits
- more information to members
- presentations to stakeholders for pension changes
- increase awareness of SRA to public sector employees
- expand SRA membership

The Board also reconfirmed the objectives which are:

- member surveys to expand SRA services
- promote SRA priorities with social media/website
- quality service through GMS partnership
- provide approved organizations with information
- plan information sessions on post-retirement topics
- build a positive relationship with PEBA
- grow SRA membership annually

The action plan looks at two perspectives: pre-retirement people we hope will join SRA, and continue to work with SRA members in post-retirement.

The critical themes are: Finance, Education, and Wellness. To build on our theme of “Strength Together” we will be using technology to communicate frequently with you.

## **Committee Reports:**

### **Membership/Communications – Randy Dove**

Some of the highlights are:

- Continued growth with 328 new members in 2020. Membership average age of the 3,500 members is 69.9 years.
- New durable membership cards issued that contain your personalized membership number.
- Our SRA office was closed due to lack of use.
- The Advisor Newsletter was distributed three times this past year.
- Please remember our members who passed away in 2020 that we have been notified about.

Moved by Dorothy Josephson

Seconded by Lawrence Fatteicher

That the Membership/Communications Committee report be approved as presented.

**CARRIED**

### **Questions:**

#### **#1 – raised by Lawrence Fatteicher**

Will there be an option for reissue of member cards that are lost or damaged and how will this be done?

Randy answered:

Yes, let us know by leaving a phone message at (306) 584-5552 or send an email to: [info@saskretirees.org](mailto:info@saskretirees.org) and we'll get a new card to you.

## **#2 – raised by Judith Kehler**

Does this mean someone can join before they retire?

Randy answered:

Yes, our bylaws allow for anyone working in all government organizations, whether they be ministries, crowns, agencies, boards or commissions and the two universities to join. They can join prior to officially retiring or once they have left the public sector.

## **Group Benefits – Laverne Williams**

- We had a continued growth increase of 10.8% during 2020 with 2702 members in the Health Plan.
- Average member claims are at \$1,335; prescription drug claims are at \$2,306,489; travel claims are at \$138,716.
- There are 1891 members in the dental plan and average member claim is \$583.
- A 4% dental fee guide increase is expected for 2022.
- 65% of claims are for prescription drugs, 22% for vision care and health practitioners.
- Usage of Member Assistance Plan showed a small increase.
- A new three year agreement was finalized with GMS and increased coverage changes as of July 1, 2021 are:
  - Vision care increased from \$300 to \$400 every two years.
  - Adding allowance of \$275 for CPAP machines for sleep apnea.
  - Major dental coverage increased from 50% to 65%.
  - These changes will result in about a 4.8% increase in premiums.
- Thank you to Group Benefits committee members: Ann Donovan, Mae Smith, Harold Hugg and a special thanks to Jamie Stangel and staff at GMS for support, advice and continued good service for all our members.

Moved by John Tokarcsik

Seconded by Judy Kobsar

That the Group Benefits Committee report be approved as presented.

**CARRIED**

## **Questions:**

### **#1 – raised by Louis Ho**

Our medical insurance coverage, will it continue til I'm 75 or will it be extended?

Jamie Stangel (GMS) answered:

The SRA Plan applies as long as you are a member and paying for Health and Dental benefits – there is no age limit. The only place that age has an impact is the stability period on your out-of-country emergency medical period. It's 90 days for your stability period for pre-existing conditions for under age 75 and 180 days for over age 75.

Randy Dove indicated that another question frequently asked is:

“What happens if I’m the member and I pass away and I have a surviving spouse?”

Our plan allows for the membership to be passed on to the surviving spouse, and couple coverage and premiums would be changed to single and coverage would continue until their death with no upper age limit.

### **#2 – raised by Bernadette McIntyre**

Can GMS tell us what kind of travel coverage we have going forward?

Jamie Stangel answered:

In November 2020 we added coverage for Covid-19. If the country you’re travelling to has a level 3 avoid non-essential travel, then we would cover Covid-19 in that situation. If the travel advisory is a level 4 avoid all travel or if it’s for another purpose other than the pandemic level 3 or 4, the regular exclusions will apply. Currently the SRA plan does have a \$500,000 coverage for Covid-19.

### **#3 – raised by Diane Matsuda**

I recently received a letter from PEBA regarding my extended health plan. What is the relationship between the SRA and PEBA plans?

Laverne Williams answered:

They are two separate plans.

Randy Dove answered:

The PEBA plan is offered to Executive government retirees only, not crowns, boards, agencies, commissions or universities. It was a plan put together between PEBA and support with funding through the collective bargaining process.

## **Pensions and Issues – Harold Hugg**

- I want to recognize committee members: Ken Lozinsky Co-Chair, Christine Fuchs, Mae Smith, Dale Schoffer, John Mowbray, and special thanks to Frank May, a long time serving member and a strong contributor to both our Board and our committee.
- Pensions and Issues committee provides:
  - Research and advocacy role
  - Regular SRA bylaw reviews
  - Monitor pension changes
  - Support for “Positive Aging” strategy through SSM (Sask. Seniors Mechanism)
  - Virtual town hall sessions
  - Promotes positive relationship with PEBA/PEPP
- Committee has been following development related to two new life annuity pension options proposed by the Federal government in the budget of 2019/20, but legislation has not yet been introduced.
- SRA has decided to provide members the publication Gray Matters published by SSM.
- Attempt to create ongoing dialogue with Public Employees Benefits Agency to represent views of retired members.

Moved by Laverne Miller  
Seconded by Don Henricksen

That the Pensions and Issues Committee report be approved as presented.

**CARRIED**

**Questions:**

**#1 – raised by Colleen Sampson**

Why do you think these new pension plans will be good for our members and when will they be available for our members?

Harold Hugg answered:

The two new options are: the Advanced Life Deferred Annuity (ALDA) and the Variable Payment Life Annuity (VPLA). Both give members greater options on how they could invest their direct contributions going forward. PEBA has already expressed an interest in these as well. There would be regulatory changes required on the provincial level that PEBA would have to make. SRA would work with PEBA to share this information going forward with our members as these plans become more developed.

**#2 – raised by Dale Schoffer**

Has SRA tried to have retirees represented on the Public Employees' Pension Plan Board?

Harold Hugg answered:

Yes, Louis Martel, current chair of PEPP, recognizes there is a need for representation as more retirees continue to keep their pensions with PEBA. SRA recently raised this item to the Minister of Finance and PEBA. They acknowledged there is a gap and they would look at it, but legislation would need to be changed in order for this to happen. We would like a member from SRA to be a representative on the PEPP board.

**#3 – raised by Colleen Sampson**

I haven't read anything positive about these new pension plans in various media that I follow. I don't understand why SRA would recommend these options.

Harold Hugg answered:

It would be up to individuals themselves to determine whether or not these options would be of benefit to them. What they do offer is the ability to move into an annuity process that isn't currently available.

Randy Dove answered:

You won't see SRA recommend these plans. Our goal will be to make sure you have good information about the plan so you can make informed choices.

## **Finance – Chris Oleson**

- SRA continues to have a strong financial year.
- Due to the pandemic, most activity has moved to electronic payments.
- Conexus Credit Union continues to be our financial institution.
- Costs increased with more virtual events.
- We received positive feedback from the SRA auditor.
- We continue to invest in one year redeemable term deposits to ensure we have access to the funds if required.
- Thank you to Finance committee members George Meredith, Cindy MacDonald, Laverne Williams and Lyle Flutter for their assistance.

Moved by John Tokarcsik

Seconded by Dean Josephson

That the Finance committee report and financial statements be approved as presented.

**CARRIED**

## **Auditor’s Report – Chris Oleson**

- Our auditor, Robert D. Szautner of RDS Chartered Professional Accountant, has given SRA a clean report based on their findings.
- Revenues and expenses have been steady during the year.
- Pandemic issues slowed the planning projects resulting in a surplus for the year.
- The contingency fund is maintained in the event SRA needs to wind down for any reason.

Moved by Bernadette McIntyre

Seconded by Seidel Douglas

To accept the Auditor’s Report as presented.

**CARRIED**

## **Questions:**

### **#1 – raised by Marie Alexander**

What month are the membership dues paid?

Chris Oleson answered:

The membership dues are collected from the Group Benefits payments in addition to the renewal period in November.

Randy Dove answered:

Membership dues are on the calendar year and members will receive communication typically in mid-October asking them to renew their membership for the upcoming year. Members can pay in advance up to five years. The membership fee is \$20 per year.

## **#2 – raised by Steve Suchan**

When the financial statements are being reviewed, please comment on whether the level of cash and short-term investments and surplus is reasonable for an association of your kind.

Chris Oleson answered:

The board has been reviewing this as part of our planning process. Financial management is part of that planning for the next three years and will be reviewed to determine what level we need to maintain and how to deal with it.

## **#3 – raised by Brian Hillis**

What goes into the meeting expense cost of \$18,129?

Chris Oleson answered:

Part of that meeting cost is this webcast for this year as well as last year's AGM. We had information sessions which were by webcast which we classified as meeting costs, and our Zoom account subscription.

## **#4 – raised by Frances Derkson**

Why does SRA only invest in short term investments?

Chris Oleson answered:

The Board determined that there was a need to have readily accessible funds. By investing in term deposits we have a non-penalty access to 75% of our funds at any one time. We deemed that to be an important factor in our investment strategy.

## **Appointment of the Auditor – Chris Oleson**

Moved by John Tokarcsik

Seconded by Penny Hendrickson

To appoint Robert D. Szautner, RDS Chartered Professional Accountant, as auditor for the Saskatchewan Retirees Association for 2021.

**CARRIED**

## **Bylaw Changes**

- We have two bylaw changes. During the Town Hall last September members raised questions about how motions can be brought forward to the SRA. We are recommending members approve the following new bylaw change wording:

(1) New wording under Article 14 MEETINGS, 14.2.5.d

“Members wishing to present a motion at the AGM must submit such motion to the SRA office listing the name of the mover, seconder and the intent of the motion, a minimum of 40 days prior to the AGM to allow ten days for the preparation and inclusion of the said motion with the written notice of the AGM which is sent out to all members and the auditor 30 days prior to the AGM.”

Moved by Marie Alexander

Seconded by Steve Suchan

That the new wording to Article 14 MEETINGS, 14.2.5.d be approved.

**CARRIED**

(2) To retitle the Executive Office titles within the SRA to more standard titles used in the non-profit world.

Revised wording under Articles 9-10 as follows:

The Officers of the Association shall include:

- (i) President
- (ii) Vice- President
- (iii) Secretary
- (iv) Treasurer

Moved by Twyla Meredith

Seconded by Penny Hendrickson

That the new title wording to Articles 9-10 be approved.

**CARRIED**

### **Questions:**

#### **#1 – raised by Marie Alexander**

Question on the Vice-President role... Does this mean that they will automatically become President of the SRA?

Randy Dove answered:

The way we are describing the Vice-President's role now will be a position that will be in place to serve in the absence of the President; that means if the President is not available, cannot act because of health reasons or some other absence. It's not structured that it guarantees succession to the President's role but we would see this as a position that would more likely be the successor. I think that the Board will make that decision on an annual basis based on their views and their interest to fill that position. It will be much clearer now that the position is structured to assist the President as that position moves forward.

### **Lifetime Honorary Members Nomination – Randy Dove**

- In the past we have bestowed this honour to Linda Tate, Chuck Ames, Bob Walker, Alf Zimmerman, Rolli Bachelu, Jack Peterson and Marian Brown.
- Nominated this year to receive the award is Frank May.
- Thank you, Frank, for your contributions to SRA.

Moved by Garry Resch

Seconded by Marie Alexander

To approve Frank May as Honorary Lifetime Member of the SRA.

**CARRIED**



## **Director Elections – Charlotte Dusyk**

- Four director positions expire each year.
- Member nominations were invited in April of 2021, and nominations closed April 15, 2021.
- The four incumbent directors that let their names stand for another term are:
  - Randy Dove
  - Charlotte Dusyk
  - Harold Hugg
  - Chris Oleson
- In accordance with our bylaws, I now declare the nominees as directors of the SRA for a three year term.
- Congratulations to all four directors.
- Charlotte thanked Christine Fuchs, Co-chair of the Nominations committee and John Mowbray for their support as well as other members who inquired about the nomination process.

## **Group Medical Services – Jamie Stangel**

- Jamie Stangel thanked the SRA board for the opportunity to bring greetings from GMS to the membership.
- I hope everyone has had the opportunity to be vaccinated and thank you to everyone for their patience over the past year where GMS hours have been shortened for the safety of staff and public, and we hope to open the Albert St. office later in June.
- One of the frequent questions asked is:
  - “When will the Travel Star product be available for top ups should I want to take a longer trip than I have coverage for in my SRA plan?” We are discussing that on an ongoing basis and I’m anticipating that in late June or early July it may be available.
- GMS has been investing in systems and technology to provide online access to member’s data showing what has been used and the dollar amount remaining along with faster claims payment.
- GMS is also looking at developing a digital drug card so you don’t need to carry your physical plastic card with you.
- Thank you to Laverne and the Benefits Plan committee members.

### **Questions:**

#### **#1 – raised by Marie Alexander**

If a predetermination was submitted within the last year and I received no response, should the member resubmit?

#### **Answered by Jamie Stangel:**

I’m assuming you’re talking about a dental predetermination which are often submitted directly from the dental office to GMS either electronically or by fax. Yes, do resubmit if you haven’t heard back or call our office directly to have someone look into that for you.

**#2 – raised by Garry Resch**

When can we see an increase in the dental plan, \$1200 a year is not enough if you have more than just teeth cleaning?

Answered by Jamie Stangel:

The Benefits Committee looks at what benefits are being utilized, and how does it compare to other plans in the marketplace. We want to stay competitive with plan pricing and it's always a balance between cost and value in terms of what the plan can provide. Each year the plan is reviewed.

**#3 – raised by Lou Charlebois**

Are the diabetic supplies and medications part of the annual limit of \$1700?

Answered by Jamie Stangel:

Supplies do not fall into the \$1700 limit; that would be for the prescription medication only related to your condition. The supplies are a separate benefit from the prescription drug portion.

**#4 – raised by David Woytowich**

When submitting a claim on-line, it does take several days before they are paid when compared to my wife's plan with another company, which can be done overnight.

Answered by Jamie Stangel:

With some of the proposed technology enhancements that should improve. When claims are submitted on-line we do have a human being who is processing the claims, with the exception of prescription drugs and some dental claims which you are putting through on your card. Some of our competitors have moved to auto adjudication where the system simply pays your claim and you are hanging on to your receipt in case of an audit. GMS is looking into this process also.

**#5 – raised by Valerie Churko**

Is it likely that the future dental plan coverage will include the portion of the cost of dental implants?

Answered by Jamie Stangel:

It was discussed by the committee but once again, it's trying to balance what is affordable in terms of premiums with what are the preferred treatments that are available to the members.

**#6 – raised by Brad Dewald**

Has there been any progress in creating the list of dispensing fees charged by the Sask. pharmacies?

Answered by Randy Dove:

This question has been asked before and there are various sites that show every community in Canada's fees. We will get back to members on creating this list. We're aware that there are a

variety of pricing strategies in the province, some at a maximum of \$11.85, some discounted, some offering three months' supply for a set fee. We will get a list compiled so you can make good consumer choices.

**#7 – raised by Shirley Fehr**

I'm not sure if this has been asked and answered but I'm wondering about pausing benefits. I remember still only being able to pause benefits for two years.

Answered by Randy Dove:

We're currently running a pilot with the support of GMS where if members retire and do go back to work in an SRA approved organization, we can suspend members plan for up to 24 months. The trial started last year and at the 2022 renewal point we will be deciding if we continue, or expand, or hold at two years.

Some members have asked us about plan suspension so they can work outside of the provincial public sector. We have not approved plan suspension going back to work outside of plan mandated organizations.

**Comment from John Tokarcsik:**

Randy and Board, thank you for your professionalism and your service.

Randy thanked John on behalf of the team and we appreciate your confidence.

**#8 – raised by David Page**

Do you think as a member our rates will go down? If we've been a member for 13 or over years, is there a discount and is there an age limit to the membership?

Answered by Randy Dove:

There is no membership age limit but it's a plan only for retirees. If you retired some time ago and now want to join you will be required to go through some additional process including a medical questionnaire and some further adjudication by underwriting at GMS in terms of their coverage to see if they would be accepted in terms of risk to everybody else in our plan. Rates for Health change dependent on claims and any enhancements we make to the plan and what's happening in the marketplace. Dental is different in that we deal with the fee guides that come from the dental profession and that's part of our pricing.

Second, dental is a plan where you pay and claim at the same time. There will probably be a steady rate increase because of this factor and we try to balance affordable pricing to plan coverage.

There is no plan discount; all members are treated the same. If members feel this discount avenue is important, we need to hear more from our membership before we look at it.

**#9 – raised by Don Monahan**

Are you looking into covering dispensing fees for drugs through GMS?

Randy Dove answered:

We asked GMS to help us with a study this year on the impact of paying some of the dispensing fees or all of the dispensing fee. If we want to add dispensing fees into the coverage it's a significant increase to the monthly premium as the majority of claims on the Health plan come from prescription drugs. It would be approximately a 12-15% increase in costs. Looking at 200,000 claims, with an average of \$10 dispensing fee, made the committee decide not to proceed with including dispensing fees and keep plan premiums as low as possible.

**Wrap Up**

- Randy thanked the Board and everyone for participating. We're looking forward to proceeding with our three year planning process.
- We will send everyone a quick survey for feedback about using this virtual format.
- Thanks to Lyle Fluter and Laverne Williams for your help planning this process.
- Thanks to John Mowbray and Jamie Stangel for helping us present the event.
- Thank you to Terry and Stephen at Terry Scott Voice Works and Webcast Canada for your support.
- Thank you to Rebecca at Bravo/Tango (SRA marketing agency) for your graphic design for this webcast.

**Adjournment:**

Moved by Sandra Laclaire

Seconded by Don Henricksen

To adjourn the meeting (at 11:54 a.m.)

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President

\_\_\_\_\_  
Date