
**Minutes of the Saskatchewan Retirees Association
Annual General Meeting
Wesley United Church Auditorium
May 25, 2017**

Randy Dove, President, called meeting to order at 10:35 a.m.

Welcoming Comments:

Randy acknowledged and welcomed the 46 members present. He introduced the current Board of Directors and thanked the retiring directors (Marian Brown, Barry Dixon and Ron Reavley) for their service. He welcomed guests from GMS, the Life Long Learning Centre and PROBUS.

He also introduced Ron Monk and Shirley Dixon from the Saskatchewan Union Retirees Federation (SURF) as special guests to the meeting and reported to the members that the Board had been in contact with SURF to start discussions about areas of common interest.

Randy also recognized members that had passed away during 2016 and drew attention to their names published in the annual report.

He reviewed the contents of the meeting kit and encouraged everyone to register and participate.

Adoption of Agenda:

Moved by Christine Fuchs

Seconded by Bob Walker

That the members approve the agenda as presented.

CARRIED

Approval of 2016 AGM Minutes:

Moved by Judi Kebler

Seconded by Blair Staanic

That the members approve the 2016 AGM minutes as presented.

CARRIED

Business Arising from the Report:

None were raised.

President's Report – Randy Dove

Randy reported that during the year the Committee terms of reference were updated including expanding the mandate of the Pensions Committee to be now called the Pensions and Issues Committee, focused on both advocacy and research on topics of interest to members.

The Advisor newsletter was published twice during the year to report on events. Future plans call for more issues of the newsletter to reach members on a more regular basis. The member survey was developed with a 16% response rate from members.

Randy also highlighted that the SRA was encouraging members to get involved at the Committee level as a way to contribute on a part time basis.

Moved by Randy Dove

Seconded by Ken Lozinsky

To accept the President's report as presented.

CARRIED

Committee Reports:

Executive Committee – Randy Dove, Chair, Executive Committee

Randy highlighted the Executive Committee activities during the year, with a focus on a proposal to recognize honorary members during the year. The Nominations Committee was active during the year looking for new nominees to join the Board.

He also recognized the retiring directors (Marian Brown, Barry Dixon and Ron Reavley) and thanked them for their service.

Moved by Randy Dove

Seconded by Charlotte Dusyk

To accept the Executive Committee report as presented.

CARRIED

Group Benefits – Ann Donovan, Chair, Group Benefits Committee

Ann Donovan reported that the SRA Health and Dental Plan had a good year with claims being lower than the target. The health plan grew by 11% and dental grew by 13% during the year, assisting the good experience year. The University of Regina joined the group benefits plan as a new organizational member.

Ann highlighted the various claims percentages for the most common claims charged to the plan. She also explained the enhancements to the SRA Health and Dental Plan including:

- Increasing orthotics coverage to \$400/ 3 policy years
- Increasing private duty nursing to \$5,000.00/policy year
- Increasing vision care to \$300/2 policy years

With the positive year, premium rates will be reduced by 3.62% for extended health and 1.81% for dental coverage. The new monthly rates were included in the annual report.

Ann also invited Jamie Stangel from GMS to explain the implications of the recent provincial budget and the expansion of the PST to insurance premiums. With the budget, an increase of 6%

in costs to members will be applied when the budget is approved and implemented, proposed to be August 1, 2017, meaning that its impact for members would not be felt until the 2018 policy renewal date, July 1, 2018.

Members had several questions, including asking if there was any likelihood that GMS may be exempted from the PST. Jamie responded that there would not be an exemption, other than the current exemption of the 3% premium tax as GMS is headquartered in Saskatchewan.

In response to a question about the claims ratio target for the plan, Jamie responded that the target is 91.6% of premiums and an additional 2% is paid to the SRA as a fee for services provided, leaving GMS with 6.4% for administration.

A question was raised about increasing the out of country travel provision from 60 to 90 days. Jamie responded that there were no plans to increase the limit and that the current 60-day provision was more generous than many other plans in the marketplace.

A question was raised about the implications of the recent budget with the changes to the costs being paid by seniors. Ann and Jack Peterson responded that there were no additional costs redirected to seniors as a result of the 2017 provincial budget and changes to the provincial drug plan.

Clarification was provided to ensure members were aware that the SRA Health Plan now covered the shingles vaccine.

Ann also recognized the long contribution made by Jack Peterson as Committee chair for many years and introduced the remainder of the Committee members.

Moved Ann Donovan

Seconded by Sadhna Kaushik

To accept the Group Benefits Committee report as presented.

CARRIED

Membership and Communications – Randy Dove, Chair, Membership/Communications Committee

Randy highlighted the activities of the Committee during the year including explaining the map showing where members reside as well as referencing the Member Survey summary contained in the annual meeting kit. He explained the difference between total and active members for the meeting.

Members asked about the difference between active members and the total number of members included in the membership roster. Randy reported that the roster is reconciled with the GMS roster on a semi-annual basis but that only deals with 1,500 members.

He reported that the website continued to be an important tool to attract new members with 5,457 visitors to the site in 2016. Communications with members continues with “The Advisor” newsletter being published twice annually. It is now being distributed in both paper and electronic versions to members as well as posted on the SRA website.

Randy thanked the Committee and welcomed Lyle Flutter as a new Committee member.

Members raised questions about the numbers of government employees still in the defined benefit plan. In response, it was reported that there were still 112 actively employed who are members of the “old plan”. The Board was advised by Bob Walker to check the government’s Public Accounts (Blue book) for the total number of pensioners receiving benefits. In the member survey, it was reported that 64% of respondents were part of the defined benefit plan for pension benefits.

Randy also drew attention to the changing face of the membership with new members coming from the contribution benefit pension plan.

Moved by Randy Dove

Seconded by Mae Smith

To accept the Membership and Communications Committee report as presented.

CARRIED

Finance – Frank May, Chair, Finance Committee

Frank reported that the SRA had a profitable year with a surplus of \$59,220 for the year. He pointed out that much of the surplus related to the volunteer nature of the SRA where no one received honorariums or wages.

Frank reported on the banking change from Bank of Montreal to Scotia Bank based on the desire of reducing bank fees for the Association. He also spoke about the research completed to consider on-line banking payments and the decision not to move in that direction at the present time based on added costs to the members.

He also thanked his Committee members, Linda Clark and Cindy MacDonald, and indicated that he planned to retire from his role as Committee Chair.

It was pointed out that there was an error in the report and that the report should refer to 2016 (not 2017).

Moved by Frank May

Seconded by Blair Staanic

To accept the Finance Committee report as corrected.

CARRIED

Auditor's Report – Linda Clark

Linda reported that the audit by Robert D. Szautner indicated that the SRA had met all not-for-profit organizational expectations. She highlighted the report for the members.

Members asked about what plans the SRA has to use the large surplus that has been accumulating recently. In response, Linda reported that there were plans to make more investments in member development through member surveys, regional meetings, distance communications using technology and more information sessions for members. Those plans would continue to be pursued in the future as ways to better connect with members to enhance communications.

Randy referred to the Member Survey and the indecision about regional meetings that led the Board to step back from planning a series of meetings around the province.

A member asked about the reduction in prepaid membership fees. In response Linda reminded the members that a decision was made in 2013 to roll the member fees into the Health Plan premiums for those members, with a corresponding reduction in pre-paid membership dues.

A member suggested that the Board consider a reduction in the fees paid by GMS from the current 2% to 1% to reduce the size of the surplus. Randy reported that the SRA needed to take an equitable approach that would benefit all members, not just the 1500 enrolled in the SRA Health and Dental Plan.

Questions were raised about Executive Government's decision to change carriers from GMS to Great West Life and the potential opportunity for the SRA. Randy responded that the SRA Health Plan allows transfers to the SRA Health Plan and that there were indications of more retirees choosing the SRA benefits plans. Members encouraged the Board to make more efforts to reach out to employees in Executive Government to help them understand their options for benefits coverage in retirement. The SRA was encouraged to try to activate discussions with SGEU and CUPE to participate at their conventions and any pre-retirement workshops as another way to attract new members and try to locate members from the past.

Moved by Linda Clark

Seconded by Charlotte Dusyk

To accept the Audit Report as presented.

CARRIED

Appointment of the Auditor:

Moved by Linda Clark

Seconded by Bob Walker

To appoint Robert D. Szautner, RDS Chartered Professional Accountant, as auditor for the Saskatchewan Retirees Association for 2017.

CARRIED

Pension and Issues Committee – Ken Lozinsky, Chair, Pension and issues Committee
Ken reported on the activities of the Committee including research on the state of public sector pensions in Canada as well as the development of a proposal to recognize honorary members.

Ken thanked John Mowbray for the good work on pensions and reported that the Board needed some time to consider how to respond to the findings of the report. There would be further updates later in the year once the Board had considered how to respond to the findings of the research.

Ken thanked his Committee members for their contributions during the year.

Members asked questions about the advocacy role of SRA and encouraged the membership to become more involved in action to support the needs of older adults. Members asked the Board to consult with the members more often to be sure to understand the needs and interests of members, rather than acting on assumptions about members' opinions.

Moved by Ken Lozinsky

Seconded by Christine Fuchs

To accept the Pension and Issues Committee report as presented.

CARRIED

Based on the discussion, members felt that the SRA should take a more active role in advocating against the actions of the provincial government. As a result a motion was presented to the members present.

Moved by Florence Pearpoint

Seconded by Linda McCaig

That the SRA support the resolution at the Saskatchewan Seniors Mechanism Annual General Meeting on June 1, 2017 seeking reinstatement of the Saskatchewan Transportation Company and support the reversal of other budget decisions negatively affecting seniors.

CARRIED (Not unanimously).

Honorary Membership Terms of Reference:

Mae Smith highlighted the proposal to acknowledge the contributions of SRA members and the opportunity to recognize them for their participation over time. The full proposal was included in the meeting kit for members' review.

Moved by: Mae Smith

Seconded by: Ken Lozinsky

That the Honorary Members proposal be approved as presented.

CARRIED

Nominations –Ken Lozinsky, Chair, Nominations Committee

Ken reported that there were four vacancies on the Board and that four nominees had come forward for the three-year terms. The nominees' biographies were included in the meeting kits.

The four candidates for the Board of Directors introduced themselves. They were: Pat Dean, Ann Donovan, Lyle Fluter and Christine Fuchs. Each nominee provided brief comments about their interest in serving on the Board.

Ken asked for nominations from the floor. No nominations were received.

Moved by: Bob Walker

Seconded by: Linda Clark

That nominations cease.

CARRIED

Ken declared the four nominees acclaimed for the four director positions.

Other Business/Questions:

No additional questions were raised by the members.

Draws were made for the donated prizes from GMS and the Life Long Learning Centre.

Moved by Frank May

Seconded by Bob Walker

To adjourn the meeting (at 12:48 p.m.)

CARRIED