

**ARF
NEWSLETTER**

**ASSOCIATION OF
RETIRED FACULTY**

**SPECIAL EDITION
ON
BENEFITS
PARITY!!!**

May 1, 1999

The ARF Executive Committee has been feeling more and more the need for a greater presence on the campus and in the eyes of the university administration. As you know, the development of the Association of Retired Faculty (ARF) was really initiated out of a concern over the sad state of extended health care and dental benefits for faculty and librarian retirees. In 1994, we lost much of our coverage without our involvement. A yearly cap of \$700 dollars for dental work is abysmal; 65% coverage of much extended health care, and dental work (35% for major restorative!), is inadequate.

We have tried to rectify this situation and have seen some forward movement. YUFA has just approved a negotiating

package which includes comparability of benefits for retirees with pre-retirees. We have succeeded in reviving the Joint Benefits Subcommittee which was a YUFA, ARF and Administration subcommittee to negotiate retirees benefits. This committee was aborted close to a year ago by the administration. We succeeded, after meeting with President Marsden, in getting this committee working again. To date, we have only had one meeting.

With all of this, we remain (since 1994!) without a benefits package which provides us parity with our pre-retired colleagues. It is difficult to understand how advancing age requires less support than our younger colleagues receive.

The University of Toronto and McMaster University, just to name two, provide parity of benefits for retirees with pre-retirees.

The chart on the reverse side of this Newsletter provides a graphic illustration of how York is treating its faculty and librarian retirees. When you consider that retirees pay a monthly user fee (collectively, about \$100,000 per year) plus a higher deductible plus all

expenses beyond those covered by the retiree plan (some \$315,000), you will be interested to learn that the total cost to retirees amounts to some \$415,000 per year! In addition, the provincial government has imposed an income-based user fee of \$100 per annum for drugs plus \$6.11 for each prescription filled.

As you know, 1999 is the International Year of the Older Person. We older people, who have invested so much in this university, should not have to engage in a protracted and ultimately embittering struggle in order to achieve parity with our younger colleagues.

**If you're not a
member already,
join ARF now!**

(please see comparison chart on reverse)

BENEFIT COMPARISON CHART FOR RETIREES

ELIGIBLE EXPENSES	CURRENT YUFA PLAN - RETIREES	YUFA ACTIVE
EXTENDED HEALTH CARE BENEFITS		
Deductibles & Maximums	100% Reimbursement for hospital coverage 80% Reimbursement for all other benefits \$175/Single & \$275/Family applied to all major medical benefits \$25,000 lifetime maximum for claims incurred in Canada \$10,000 lifetime maximum form claims incurred outside Canada	100% Reimbursement for hospital coverage 100% Reimbursement for all other benefits \$25/Single & \$50/Family applied to all major medical benefits Unlimited lifetime maximum for claims incurred in Canada unlimited lifetime maximum form claims incurred outside Canada
Hospital Expenses	100% Reimbursement of Semi-Private & Private coverage up to 120 days	100% Reimbursement of Semi-Private & Private coverage
Prescription Drugs	80% Reimbursement for prescription drugs which legally require a written prescription	100% Reimbursement for prescription drugs which legally require a written prescription
Vision Care	Not Covered	\$300/2 years Optional Family coverage available on monthly shared basis
Convalescent Hospital	Not Covered	Not Covered
Paramedical		
Chiropractor	\$6/visit; \$120 maximum/year	\$500 maximum/year
Osteopath	\$6/visit; \$120 maximum/year	\$500 maximum/year
Physiotherapist	Unlimited, subject to overall plan maximum	Unlimited
Psychologist	65% Reimbursement, subject to overall plan maximum	\$10,000 maximum/year
Podiatrist	\$6/visit; \$120 maximum/year	\$500 maximum/year
Naturopath	\$6/visit; \$120 maximum/year	\$500 maximum/year
Registered Masseur	Not Covered	\$500 maximum/year
Speech Therapist	Not Covered	\$1,500 maximum/year
Chiropodist	Not Covered	Not Covered
Christian Science Healer	Unlimited, subject to overall plan maximum	Unlimited
Private Duty Nursing	Maximum of \$10,000 or 120 days, whichever is greater	\$10,000 maximum/year
Ambulance	Covered	Covered
Orthopedic Shoes	Not Covered	\$100 maximum/calendar year
Hearing Aids	Not Covered	Unlimited -> if required as a result of an accident
Medical Supplies & Equipment	Surgical bandages, Dressing, purchase or rental of crutches, non-electric wheelchairs, hospital beds, oxygen equipment, and other equipment as prescribed. Prosthetic devices, limbs eyes, splints, casts and breast prosthesis	Surgical bandages, Dressing, purchase or rental of crutches, non-electric wheelchairs, hospital beds, oxygen equipment, and other equipment as prescribed. Prosthetic devices, limbs eyes, splints, casts and breast prosthesis
Accidental Dental	Covered	Covered
Survivor Benefit	Not Covered	2 years
DENTAL CARE BENEFITS		
Basic Services & Restorative	65% Reimbursement, 6 month recall	100% Reimbursement
Endodontics & Periodontics	65% Reimbursement	100% Reimbursement
Major Restorative & Prosthodontics	35% Reimbursement	85% Reimbursement, \$3,000 maximum/year
Orthodontics	Not Covered	75% Reimbursement, \$5,000 maximum/lifetime
Annual Maximum	\$700	See above
Fee Schedule	Current	Current
Survivor Benefit	Not Covered	2 years