



# NEWSLETTER

**McGILL ASSOCIATION OF UNIVERSITY TEACHERS**

Vol. 25, No. 3

NOVEMBER, 1998

## IMPORTANT MEETING NOVEMBER 12

Those of you who attended the spring general meeting will be aware that a number of our members have decided to actively try and bring about the unionization of academic staff at McGill in the near future. At this meeting, a motion regarding unionization was presented, without advance notice to our members, and although it passed, the low attendance at the meeting rendered the motion nonbinding, due to lack of a quorum. Although less than 6% of our members voted in favor of this motion, it is being interpreted as an accurate reflection of the will of the majority by those who supported it, while those who are opposed to it believe otherwise. Such an outcome is a formula for unnecessary disharmony and misunderstanding.

Since the spring meeting, two events have occurred of particular relevance to this topic. First, the MAUT council created an ad hoc Committee on collegiality. The mandate of this committee was to present ideas and take part in a round table discussion during a conference, following which they would submit a report, including possible recommendations, for consideration by the MAUT Council. The conference has been held, it provided an excellent opportunity for presentation and

discussion of multiple viewpoints, and unionization was one of the topics addressed. The committee is now preparing its report.

Second, the supporters of unionization have intensified their efforts to achieve their goal, and presented a motion to Council requesting access to MAUT resources, including financial support, communication systems, (our mailing lists, website, newsletter) and office staff and services. This was vigorously debated and the motion was tabled until the next Council meeting on November 19.

I believe we need to do two things in response to this situation. The first is to clarify a small ambiguity in our constitution, which specifies that notice of a general meeting, including an agenda, must be received by our members at least one week in advance. The phrase "with notice of motions" could be added, to avoid differences in interpretation regarding what should be part of an agenda. The second is to receive a clear mandate regarding the wishes of our members. Please attend the upcoming meeting.

**Barbara Hales, President**

## BENEFITS: THE HEALTH AND DENTAL PLANS

The Staff Benefits Advisory Committee (which consists of two representatives from MAUT, two from MUNASA, and two from the university administration) decided in the spring of 1998 to invite Watson Wyatt, a benefits consulting firm, to evaluate our

supplemental health and dental plans. The first consequence was the realization that we could get better and cheaper administration of the plans from carriers other than Sun Life, and, as most of you now know, Sun Life lost the two contracts, and our

insurance plans will now be administered by Aetna. Although it was certainly difficult to make the change in a relatively short time, it seemed to be necessary as once they had lost the contracts, Sun Life lost interest in us. In order to have the plans properly administered we realised we needed to move quickly.

Once the administration of the plans was sorted out, Watson Wyatt looked at the actual provisions in our plans and compared these to what is offered in other plans, including some from a number of Canadian universities. Of course a plan can offer anything if the fees are increased proportionately, but we asked them to come up with cost neutral recommendations. It should be pointed out that the consultant, Watson Wyatt, is working on our behalf - these plans are self financed by the joint contributions of the members and the university, and Aetna simply administers them according to our directions. We pay the entire cost, with no risk to Aetna, so the more we pay, the more we get. The consulting firm was hired to help us optimize the services of the plans without significantly increasing the cost. (At present McGill pays 50% and the staff member pays 50%. McGill was not prepared to increase the contribution and MAUT and MUNASA were unanimous in the view that members should not pay more than 50%.) A detailed description of the present and proposed plans has previously been provided in the April Newsletter, and the intended revisions were discussed at our Conference on benefits last May.

#### **Health:**

Watson Wyatt proposed a number of changes to the Health Plan, most of which deal with complaints we have had over the past few years from our members. As the RAMQ stops covering services and we see a creeping privatization in health care in Quebec it is increasingly hard for plans to keep pace and protect their members while not sending premiums through the roof. Ours has been designed primarily to provide extensive coverage in catastrophic circumstances, rather than to provide complete coverage for relatively small expenses. The changes proposed were all fairly minor and include:

1) Private duty nursing, which was previously limited to \$30,000 for one disability, would now be limited to \$30,000 every 5 years. (The assessment of "one disability" was complex and usually meant one payment of \$30,000 per life. This change would therefore increase the coverage in certain circumstances.) 2) X-Ray expenses outside hospitals were previously not covered and would now be covered for up to \$200/year. 3) Psychologist's fees were previously capped at 80% of up to \$20 per visit with a maximum of \$500/year. Now you would receive 50% reimbursement, with no limit per visit, up

to \$500 maximum /year. 4) Wigs required following chemotherapy were previously not covered, but now would be paid for up to \$200. 5) A Drug Card system will be introduced during 1999. The advantage in using a card is that Aetna will pay the pharmacy directly, which helps with cash flow and convenience for individual members, and also cuts down administrative expenses for the plan in general. Note that members would still have a choice of pharmacy, and that use of a card would be entirely on a voluntary basis. 6) Generic drugs are presently covered at 80% up to the first \$750 (or \$1500). In future the Plan will pay 100%.

The consultants will also be asked to estimate the cost of including several additional provisions, such as adding "auxiliary nursing" services, when prescribed by a physician, to the private duty nursing services, including a trained social worker under the allotment for services of a psychologist, and increasing the coverage for physiotherapy. For those with diabetes, glucometers should be covered at least every 5 years, due to breakage and technological advances in equipment, and a suitable interval will be determined.

#### **Dental:**

The Watson Wyatt dental consultant looked at the Dental Plan and made the following suggestions to bring it into line with other plans, to cut down on administrative costs and to strengthen our long-standing policy of trying to encourage prevention and help meet major expenses.

1) The deductible of \$50 (or \$100 for family coverage) would be removed and the plan would have no general deductible. 2) Preventive services, previously covered at 80%, would now be 100% reimbursed. 3) Major services would receive an increase in coverage from 50% to 60% but endodontal and periodontal surgery previously covered under basic services at 80% would now be under major services at 60%. (It is hoped that the increase in coverage of preventive services will motivate greater use, thereby decreasing the subsequent need for surgical procedures) 4) Recall exams would still be limited to 2 per year, but the requirement that they be separated by a minimum time of 5 months would no longer apply. 5) Dental implants were not previously covered, but now could be considered in some instances, with a lifetime maximum of \$5000. 6) The orthodontic (braces) lifetime maximum would be raised from \$1000 to \$1500. 7) Prosthodontic services (dentures, bridges) were previously covered once every 3 years, this would now be restricted to once every 5-7 years. 8) Temporomandibular Joint Syndrome would now be excluded. 8) Routine extractions and surgery for impacted teeth, previously covered under preventive/restorative services at 80%, would now be

listed under major services, and the coverage would therefore be reduced to 60%.

One point that should always be kept in mind when dealing with the Dental plan is that the reimbursements are based on the fee scale specified by the Quebec Order of Dentists, which is revised every year. However, this is purely a fee guide, and dentists are allowed to charge more than these amounts. If your dentist is one who does this, you will not receive a reimbursement for the amount in excess of the fee scale, and this discrepancy is traditionally a major source of complaints by members. Such misunderstandings can be avoided by discussing the matter with your dentist in advance.

#### **Conclusions:**

In general the changes to the Supplemental Health Plan should be positive for almost everyone, as the savings in administrative costs will now be applied toward the provision of additional benefits. The changes to the Dental Plan make good sense, according to the dentists we have asked, but there will be a more variable outcome for individual members - some will get less money back, while others will get more.

The unions were invited to the last committee meeting and were, in general, in favour of the changes. It was agreed that we will carefully monitor the effects of these changes during 1999 with the aim of doing necessary fine-tuning for January 2000. The SBAC (plus the unions) is meeting again on November 9 to hear back from both consultants on a few points

raised on October 30, but the general feeling of the committee is that these revisions are fairly minor and should be approved for the 1999 benefit year.

As it takes Human Resources and Aetna about 6 weeks to get the computer systems changed to deal with the new Plans, the deadline for changes for 1999 is mid-November. For obvious reasons it is not possible to change Plans in mid-year. While it might have been better to have more time for consultation (and the unions had far less time than MAUT/MUNASA) we believe these changes will bring significant benefits to our members, and they will be further refined within the next year. Sun Life, among its other failings, gave us very poor reports on plan utilization so it is really quite hard to determine how plans can be best improved to suit our members until we get the much more extensive information that Aetna will supply to us. The review of the Plans in summer 1999 will thus be based on much better knowledge of which services are used, how often maxima are reached, and so on, and these facts will improve our understanding of the costs of altering deductibles, changing the percent coverage, and including other provisions. This data, combined with feedback from our members, will allow us to improve our modifications to the plans in the fall of 1999. In addition to the MAUT members on the Staff Benefits Advisory Committee, we have also formed an ad hoc committee on staff benefits, with professional expertise, to examine the plans and suggest possible revisions for next year.

**David Crawford and Johanne Hebert**

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#### **Notices:**

FQPPU Colloquium on Funding of University Research      Montreal, Hotel du Parc, December 10 and 11, 1998  
Registration \$185 ( \$225 after Nov 6) Students \$50 (\$75)  
Information and registration forms available from MAUT - phone or e-mail Catherine MacAulay

If you wish to have your name added to an e-mail list of MAUT members to receive unofficial notices and exchange information, contact Myron Frankman at [inmf@musicb.mcgill.ca](mailto:inmf@musicb.mcgill.ca). (NOTE: Although the title, MAUT forum, refers to our organization, this is an unmoderated forum, and opinions expressed are those of the individual authors who are entirely responsible for its contents.)

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In the December Newsletter: The 1998 Academic Salary Story - Part 2  
Survey Results (see box)  
Report on our recent conferences

#### **A survey on communication regarding the latest merit exercise.**

Please contact a Council member from your Faculty, or send a fax or e-mail to our office. Tell us your department, and the method by which merit awards were determined and were (or were not!) communicated to you this year.

**IMPORTANT**

**GENERAL MEETING**

**ALL MAUT MEMBERS**

**THURSDAY, NOV. 12**

**Leacock 232, 12 noon**

**IN THIS ISSUE:**

**HEALTH AND DENTAL BENEFITS**

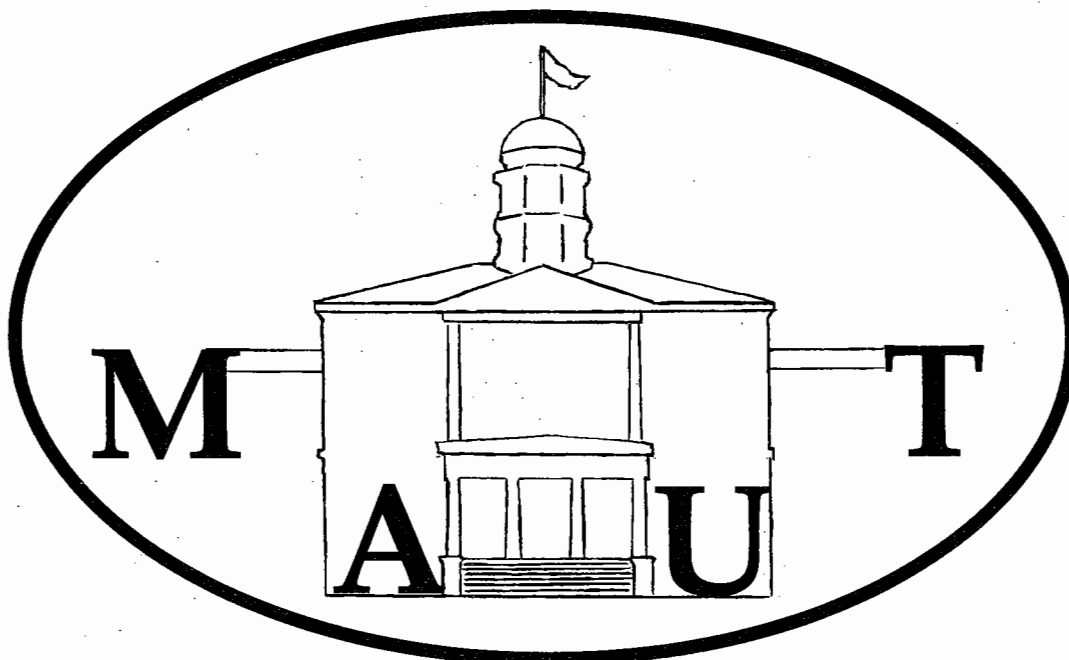
**QUESTION ABOUT MERIT AWARDS**

**IMPORTANT MESSAGE:**

**PLEASE ATTEND THE MEETING**

**MAUT EXECUTIVE AND STAFF 1998-99**

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