
http://retirees-maut.mcgill.ca

Retirees’ Lunches

Two lunches have been planned for the Spring-Summer. The first of these will be at the Faculty Club, Monday May 28. The speaker will be Emeritus Professor Lawrence Mysak, distinguished scientist in the fields of oceanography and climate change, and the inaugural recipient of the McGill Medal for Exceptional Academic Achievement. The title of his talk will be “Climate Change: From Here to Eternity”. The second lunch will be at Tadja Hall, the Macdonald Campus Faculty Club, Thursday June 14. Dr. Grant Clark will give a talk on “Ecological Engineering: Creating Ecosystems with Purpose”.

The cost of each lunch will be $20 for each MAUT member and guests, and $30 for each non-member and guests. Members are urged to let Honore Kerwin-Borrelli know as soon as possible if they plan to attend by contacting her at:

maut@mcgill.ca or Tel: 514-398-3942 or Fax: 514-398-6937

Those who have not yet had an opportunity to attend one of these regularly scheduled lunches will find they provide an excellent opportunity to meet old friends and colleagues in a congenial environment, to enjoy an excellent lunch and to be enlightened by an entertaining talk on current research.

Webmaster Wanted

The Retirees' Section is seeking a webmaster to manage its site from September 2012. Any retiree with some computer skills who would like to take on this task is asked to contact the section chair, gowri@math.mcgill.ca.

Report of the Retirees' Section Chair to the MAUT AGM

The MAUT Retirees' Section was involved in the following activities during this academic year:
The Bridge Club met every other Tuesday at the Faculty Club, a popular activity organized by Dorothy Thomas-Edding. More than 20 retirees have shown interest in playing, and many times this year we have had four full tables of players. We plan to have five active tables by next year.

We held a well-attended retirees’ luncheon at the Faculty Club on November 21. Professor Chris Ragan of the Department of Economics gave a talk entitled “Canada’s Looming Fiscal Squeeze”.

A free guided tour of the Montreal Museum of Fine Arts, arranged especially for McGill retirees, was held on March 28. This tour was especially interesting since it included a visit to the new Claire and Marc Bourgie Pavilion of Quebec and Canadian Art. This was an eye-opener to many of us, making us realize what a wonderful collection we have in this part of the MMFA and also how well it has been curated.

On April 12, another free tour of the MMFA featured Emeritus Professor John Fossey, who was delighted to show McGill retired colleagues some gems from the ancient Greek and Roman collection for which he is largely responsible. Events of the same kind are planned for the future and any suggestions should be sent to darlene.canning@mcgill.ca.

The Chair of the Retirees’ section and Nick Acheson, who deals with retirees’ benefits, met last September with M. Di Grappa, V-P Administration and Finance, concerning proposed changes in benefits for retirees. The administration subsequently shelved plans to charge present retirees the full cost of Dental Insurance and 70% of the cost of Health Insurance (both are presently split 50-50 with the University).

Unfortunately, we subsequently learned that the Committee on Academic Staff Compensation agreed with the Administration to begin charging the full cost of Health and Dental Insurance to McGill employees who retire after January 2016 (but rates for employees who retire before that date remain split 50-50 with the University). More details are given below in an article by Nick Acheson.

The Chair of the Retirees’ section participated in the annual meeting of the Colleges and Universities Retirees’ Association of Canada (CURAC) in Victoria, BC.

Kohur GowriSankaran gowri@math.mcgill.ca

Museum Visits

When I decided to pursue the idea of a tour of the Montreal Museum of Fine Arts (MMFA), I had no idea if there would be much, if any, interest. Not only did we have twenty members sign up for the tour but we also had an unexpected outcome in the form of an invitation from John Fossey, Professor Emeritus. In addition to his emeritus status as professor, he is also curator emeritus at the MMFA. He was willing to take a small group on a personal tour of his
galleries on Mediterranean Archaeology. For this occasion, an invitation to participate in this tour was offered to the members who had signed up for the previous tour at the MMFA.

When we gathered at the MMFA on April 12, I expected to enjoy the outing but I was mesmerized by what we saw and heard. We learned about the behind the scenes negotiations that sometimes go into acquiring these artifacts but more importantly, we saw the passion of Professor Fossey for his research. It transformed history into his personal story and it brought to life what we saw that day.

Maybe Professor Fossey could be persuaded to offer this again in the future. I am open to suggestions for other events as well. We are already considering a birding outing for the end of May, 2013. That may seem a long way off but we tend to wind down for the summer and it is too late to get this organized for this year.

Darlene Canning  darlene.canning@mcgill.ca

Changes in the Health and Dental Plans for Future McGill Retirees

The McGill administration announced on February 5, 2012 that University employees who retire after May 31, 2016 will be required to pay increased rates for both Supplemental Health Insurance and Dental Insurance. Presently, retirees pay the same premiums as active employees: 50% of the cost is paid by employees or retirees, and 50% by the University. This will remain the case for present retirees and anyone who retires before June 1, 2016. However, for those who retire after that date, the University will no longer pay premiums for the Dental Plan, and will pay only 30% of premiums for the Health Plan. This means that new retirees who elect to keep both types of insurance would pay 100% of the cost of the Dental Plan and 70% of the cost of the Health Plan.

This change was accepted by the Committee on Academic Staff Compensation (CASC), on which MAUT representatives serve. MAUT President (now Past President) John Galaty discussed this decision at the April 12 MAUT semiannual meeting. MAUT had argued at CASC that it would be unfair to begin charging a larger proportion of the cost of the Health and Dental Plans to employees who are about to retire, or who have already retired, as they are or will shortly be living on fixed incomes. The delay of implementation of this plan is meant to allow McGill employees to take into account these increased costs when planning their retirements.

Current monthly premiums paid by members of the McGill Health and Dental Plans are:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Single</th>
<th>Family</th>
</tr>
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<tbody>
<tr>
<td>Health Plan</td>
<td>$36.74</td>
<td>$72.37</td>
</tr>
<tr>
<td>Dental Plan</td>
<td>$21.92</td>
<td>$49.00</td>
</tr>
</tbody>
</table>

(plus 9% Quebec sales tax for Quebec residents)

Based on current premiums, the increases in yearly premium costs for people retiring after
May 31, 2016 would be as follows:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Plan</td>
<td>$176</td>
<td>$347</td>
</tr>
<tr>
<td>Dental Plan</td>
<td>$263</td>
<td>$588</td>
</tr>
</tbody>
</table>
| **Total increase** | **$477** | **$1,020** | (plus 9% Quebec sales tax for Quebec residents)

(Note that these numbers do not take into account tax credits for medical expenses, including health and dental insurance plan premiums, available from both the Federal and Quebec governments. These credits depend on each taxpayer’s income and other medical expenses.)

Therefore, for a retiree who survives for 20 years after retirement, the accumulated additional premiums paid would add up to approximately $9,500 for single plan members and $20,400 for family plan members. Given this change, McGill employees considering retirement might consider one of the following arrangements. They could delay retirement by an appropriate length of time so as to “claw back” these amounts in salary payments, or they could deduct these amounts from donations that they might have otherwise considered giving to the University.

Stay tuned for an updated analysis of the costs and benefits to retirees of both the Health and Dental plans, to appear in a future Newsletter.

Nick Acheson  nicholas.acheson@mcgill.ca

**Plans for the Fall**

I am sure you have already observed that we have had a couple of interesting outings this year. We are in the planning stages of more of these outings and we will appreciate suggestions. As has become the tradition, we organize two lunches at the Faculty Club (one in the fall and the other in the spring) and one in June at Tadja Hall on the Macdonald Campus. These lunches always feature a guest speaker, and for the coming fall we are hoping to invite Professor Gil Troy of the Department of History. Since his topic is likely to be on the US political system, it will provide excellent background for the US presidential election in November. If you have suggestions for speakers, the Committee will be more than pleased to take that into consideration for the future meetings.

At the last meeting of the MAUT Retirees’ Executive committee we discussed a proposal (suggested by Barbara Haskell at the AGM of the MAUT) that we meet some time during the year to discuss matters of general/common interest, could be such as tax or pension issues, health and other benefits, or any other matter we may care to bring to the attention of others in the group. We would like to get your feedback on it. Please send your comments to me or Honore Kerwin-Borrelli

Kohur GowriSankaran