
Minutes of the Saskatchewan Retirees Association
Annual General Meeting
Wesley United Church Auditorium
May 26, 2016

Randy Dove, President, called meeting to order at 10:38 a.m.

Welcoming Comments:

Randy acknowledged and welcomed the 65 members present. He reviewed the contents of the meeting kit and encouraged everyone to register and participate. He welcomed guests to the meeting with displays at this year's AGM. (Jamie, Sheena and Dan from GMS; Holly and Rosemary representing the Sask. Seniors Mechanism and Kerry from the University of Regina, Life Long Learning Centre).

Adoption of Agenda:

Moved by Jack Kloczko,

Seconded by Bob Walker,

That the members adopt the agenda as presented.

CARRIED

Approval of 2015 AGM Minutes:

Moved by Bob Walker,

Seconded by Mae Smith,

That the members approve the 2015 AGM minutes as presented.

CARRIED

Business Arising from the Report:

Randy mentioned that the question about coverage for out of country medical/dental procedures would be addressed by the report from the Group Benefits Committee later in the meeting.

President's Report – Randy Dove

- Completed his first year in role of President of the Board.
- Reintroduced Advisor newsletter to all members beginning last fall with a proposed mail out of 2-3 issues per year; attempting to highlight a long serving member in each issue.
- Major projects completed this past year included: Mission statement, mandate, objectives and goals, policies for code of conduct, roles of Executive Committee positions, terms of reference for Committees and a new Visions and Values statement.
- Pre-set dates for meetings for the Board of Directors was introduced.
- Communication and Membership Committees were merged.
- Acknowledged the list of members that have passed away during 2015.
- 2015-16 Board of Directors were introduced.
- Thanked Graham Tuer, Chris Pasloske and Rolli Bachelu for their contributions over the years as they have retired from the Board.

Moved by Randy Dove,
Seconded by Chuck Ames,
To accept the President's report as presented.
CARRIED

SRA Bylaws Presentation/Approval

- Randy thanked Ken Lozinsky, Cindy MacDonald and Mae Smith for their diligence in completing this project.
- Ken and Mae referenced the 2005 and 2013 versions, other similar organizations for best practices and the 1995 Non-Profit Corporations Act to ensure we met all the expectations of the legislation.
- Ken reviewed the various provisions of the proposed bylaws including:
 - Reinstate Director term limits, whereas during the court case, to ensure continuity, the three year term was suspended
 - Propose a maximum of three, 3-year terms
 - Reduce the Board from 15 to 12 members
 - Clarified the membership eligibility requirements
 - New item: "honorary member"
 - New item: "event of resignation", board can name someone as interim
 - The eight Committees have been reduced to five Committees, and Membership and Communications has been combined.
 - There is provision for a special general member meetings as required.
 - Voting by proxy will be provided in future packages for the AGM.
 - The maximum spending limit for the Board (without membership approval) has been set at \$50,000 per transaction.
 - The signing authority is extended to all Executive Committee members; two signatures always needed for any expenditures.
 - The membership article outlines the description of approved organizational members.
- Bob Walker commended the Committee and board on a job well done on the Bylaws.

Moved by Mae Smith,
Seconded by Peter Stadnyk,
To approve the Saskatchewan Retirees Association Bylaws as amended on April 11, 2016.
CARRIED

Committee Reports:

Executive Committee – Randy Dove, Chair, Executive Committee

- Highlighted Executive Committee activities during the year, including:
 - Updating the Associations' strategic plan
 - Developing a Vision and Values statement

- Revising the bylaws
- Re-introducing the Nominations Committee
- Documenting Association policies
- Initiating increased member communications
- Reducing response time for member inquiries

Moved by Randy Dove,

Seconded by Ken Lozinsky,

To accept the Executive Committee report as presented.

CARRIED

Finance – Frank May, Chair, Finance Committee

- Association finances continue to be sound with increased membership providing added revenues.
- Increased expenses this year were mainly for communications and mail outs with the introduction of the Newsletter .
- Online payments are being investigated, but an upgraded accounting software system that is compatible with any banking system is needed before any further progress can occur .
- Acknowledged Linda Clark’s work to convert the accounting records using a new accounting software system.
- Bob Walker suggested investing some Association funds for satellite communications to reach all members regardless of where they reside in the province; Frank replied that the Board was considering outreach alternatives to engage the membership .

Moved by Frank May,

Seconded by Alf Zimmerman,

To accept the Finance Committee report as presented.

CARRIED

Group Benefits – Jack Peterson, Chair, Group Benefits Committee

- Recognized Committee members: Alf Zimmerman, Frank May, Marian Brown, Ann Donovan and Randy Dove, along with Jamie Stangel’s support from GMS.
- Responded to a question from the 2015 AGM regarding accepting claims payment for costs incurred for dental expenses incurred outside of North America.
 - With guidance from GMS, The committee concluded that it was not possible to determine if dentists were legitimate/licensed and if they adhere to North American dental standards. Therefore, claims could not be covered.
- There were 96 new members into the plan in 2015 (89 added the dental option).
- Some enhancements to the plan for 2016-17 are: increase to \$300 from \$225 for each health practitioner, and eye exams coverage is increasing to \$125 from \$100 per exam.
- Premiums are not increasing for 2016-17 as we experienced a lower than target claims ratio.
- If in June provincial budget the government raises the prescription charge from \$20.00 it will impact the plan’s stabilization fund and could affect future premium rates.

- In new specialty drugs (e.g. Eliquis @ \$100/month vs. warfarin @ \$10/month) become more prevalent, the \$1700/year maximum per member could be reached more quickly.
- It was noted that GMS covers the shingles and pneumonia vaccines.
- Clarification was requested on whether there is a wait time for members who are moving from the PEBA health plan to SRA for dental benefits. Jamie clarified that there is a six month waiting period for major dental coverage as the PEBA plan does not include a dental option.
- Question: whether SRA would look at paying the dispensing fee on prescriptions?
 - The decision that had been made was to ensure the drug costs were paid and premium rates remained affordable for all members
 - By not paying the dispensing fee, it encourages members to shop around for the best bargain for the dispensing fees
 - In response Jack suggested the Committee would consult with GMS on the implications of this added cost
 - Shifting to the three month dispensing limit should save members' added costs
- Question: do out-of-province members incur us some additional costs with GMS?
 - Jack replied: of the 1440 members enrolled in the plan, 92% (1321) reside in Sask., 28 in Alberta, 64 in BC, 6 in Manitoba, and 19 in Ontario. The premium tax is 3% for out-of-province members
 - If the government imposes a 3% premium health tax on all carriers, that would deplete the stabilization fund (GMS and Blue Cross are currently exempt)
 - Jamie commented that some other provinces do have senior drug plan cap at \$20.00 like Sask., but where there is no cap, drugs will have an increased expense for the SRA Health Plan
- Jack informed the members that he was resigning as Chair of the Committee this year but would remain a Committee member to support the transition.

Moved by Jack Peterson,

Seconded by Ann Donovan,

To accept the Group Benefits Committee report as presented.

CARRIED

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

- The website and newsletter continue to be major communication resources to reach members; becoming the primary communications tool for new members.
- Prairie Agricultural Machinery Institute was added as an organizational member in 2015.
- SARM and some school boards declined opportunities to join SRA.
- The newsletter has prompted members to comment and to notify us of address/email changes.
- SRA is taking a more professional approach to producing printed material .
- Distribution costs for mail outs has decreased through negotiation of a reduced Canada Post rate through Prairie Advertising.

- The Annual Report will be sent to Hon. Don McMorris, Minister responsible for PEBA, Premier's office; senior HR management staff received The Advisor.
- Thanked Chris Pasloske, Rolli Bachelu and Ken Lozinsky for their assistance.
- Members commented positively on the quality of the newsletter, website and the timely responses to members' questions.

Moved by Randy Dove,

Seconded by Jack Peterson,

To accept the Membership and Communications Committee report as presented.

CARRIED

Pension Committee – Alf Zimmerman, Chair, Pension Committee

- Thanked the committee members, Frank May, Ron Reavley and Graham Tuer
- Committee focused on developments and proposals in Canada related to employee pensions.
- Monitored any potential changes and trends in pension legislation
- Returning to age 65 for OAS by the Federal govt. provided relief to members planning to retire.
- Because of the provincial election, the committee did not feel it was the appropriate time to renew advocacy on pension preservation or enhancements.

Moved by Alf Zimmerman,

Seconded by Frank May,

To accept the Pension Committee report as presented.

CARRIED

Auditor's Report – Linda Clark

- Audit by Robert D. Szauner indicated we met all not-for-profit organizational expectations.
- On page 17, the heading should read, "As of December 31, 2015" NOT 2014

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 Ken Lozinsky,

To appoint Robert D. Szauner, RDS Chartered Professional Accountant, as auditor for the Saskatchewan Retirees Association for 2016.

CARRIED

Nominations – Cindy MacDonald, Co-Chair, Nominations Committee

- Due to the resignations of Chris Pasloske and Graham Tuer and the retirement of Rolli Bachelu, we currently have a Board of twelve members.
- Cindy asked for nominations from the floor. No nominations came forward.
- The five candidates for the Board of Directors introduced themselves. They are: Linda Clark, Ken Lozinsky, Frank May, Mae Smith and Alf Zimmerman.
- Votes were tabulated (by Cindy MacDonald and Ann Donovan) and the successful candidates were: Linda Clark, Ken Lozinsky, Frank May and Mae Smith.
- All nominees were thanked for their interest in allowing their names to stand for election

Moved by Ann Donovan,
Seconded by Maureen Eckstein,
To destroy the ballots.

CARRIED

Other Business/Questions:

- Questions from the floor:
 - How are we communicating to the government agencies that we exist? Randy replied that it has been an ongoing challenge with PSC and PEBA to promote SRA as a viable alternative of retirement plans.
 - Bob Walker mentioned that we used to get lists of upcoming retirees but now the Privacy Act restricts the disclosure of government employees.
 - Brian Black suggested we use SGEU to promote SRA. Randy mentioned that they are interested but not fully cooperative.
 - It was also suggested that at the SGEU convention we have a booth to promote us like we did in the past. Also coordinating with CUPE/SGI was suggested.
 - It was suggested that we add the website address and phone number to all SRA publications/marketing materials.

Draws were made for the donated prizes from SGEU and GMS.

Rosemary from Sask. Seniors Mechanism and Jamie Stangel from GMS thanked the members for providing the opportunity to attend the meeting.

Moved by Frank May,
Seconded by Bob Walker,
To adjourn the meeting (at 1:14 p.m.)

CARRIED