The 45th President’s Reception for Retirees

President Barnard has again agreed to address this April’s reception even though he spoke at the fall reception. (Commitments forced him to cancel an appearance at last April’s meeting.)

If you are planning on attending this spring’s reception, you are asked to RSVP to Lynn Bohonos, Learning and Organizational Development, by Monday, April 1, 2019. You may telephone Lynn at 204-474-9124, or send her an email at: lynn.bohonos@umanitoba.ca.

The next President’s Reception for members of the University of Manitoba Retirees Association (UMRA) is set for Saturday, April 13, at 2:00 pm in McLuhan Hall in UMSU on the Fort Garry campus.

The featured speakers again this spring will be selected winners of the (3MT®) competition. Three Minute Thesis (3MT®) challenges graduate students to consolidate their ideas and research discoveries so that they can be presented concisely to a non-specialist audience, in three minutes or less. It’s exciting to watch, and learn about what our innovative graduate students are working on.

This past winter thirty-six U of M graduate students squared off against each other on February 26, 27 and 28 in three (3MT®) 2019 heats. There were familiar departments such as Social Work, Psychology, Fine Art and Law represented. But almost half the participants were from departments such as Biosystems Engineering (4), Medical Microbiology and Infectious Diseases (4), Physiology and Pathophysiology (3) and Kinesiology and Recreation Management. The speakers chosen for the President’s Reception will certainly be an eclectic mix.
President’s Message

As we emerge from a rather long and cold winter, I am hoping that this message finds retirees have enjoyed a pleasant holiday season. Retirees from the University continue to contribute generously of their time and other resources to the betterment of our community. Some of the highlights of our activities since the Fall 2018 Newsletter are presented below.

University retirees have again donated generously to the United Way of Winnipeg. In its most recent campaign, donations from us increased by 7% over those made in 2017; they represent about 42% of all donations from the University of Manitoba Campaign. As the retiree representative from our University, I would like to thank you again for your continuing generosity.

The University of Manitoba Retiree Association Endowed Bursary Fund identified a worthy recipient in the Fall of 2018. In addition, our recently established Scholarship Fund for Postgraduate Trainees received donations that bring it closer to a value that will allow its distribution in the future. One of those donations was provided from UMRA members who contribute with their membership fees to the continued operation of our Association. Prudent management of this income allowed the Executive Committee to make a donation to the Scholarship Fund in December. Finally, UMRA has again sponsored a portion of the second prize for the Three Minute Thesis Presentation competition. Thus retirees continue to be recognized as important contributors to the life of the University.

In closing, I would again encourage you to review the University of Manitoba Supplementary Health Plan to which many of you belong. For those of you who retired after July 1, 2004, the partial contribution to premiums by the University ends on your 75th birthday. You will then be required to pay the full premium for continued coverage. You should confirm this continuation with the Human Resources Department of the University. Age 75 is a critical anniversary for determining your subsequent supplementary health care coverage. You may want to compare benefits with other available supplemental health care plans, some of which are described on the UMRA web page. Any lapse in coverage changes your risk assessment. Thus it is important to make your health insurance decision before expiry of any plan to which you currently belong.

From the Editor

One of the ways that I believe that this newsletter can be useful to UMRA members would be to provide the latest relevant medical advice. I had hoped to reprint an article on strokes in this issue. Fortunately, UMRA has a very valuable person, Dan Sitar, who is knowledgeable in chronic diseases of the elderly, as president. He agreed to check this article, and he put the kibosh on it. It had too many errors that would have muddied the topic. So, all I can do in its place is provide a couple of useful sites to seek better information.

Read more about strokes at the (1) Internet Stroke Center <http://www.strokecenter.org>, or (2) www.strokeassociation.org

Perhaps a retiree from the UM Medical faculty can provide a local take on strokes or other medical advice for a future issue.

[By the way, Dan recommends that you check the latest information on the use of “baby aspirin” (i.e., 81 milligrams once per day).]

Faced with a large, last-minute gap in this issue of the newsletter by the elimination of the strokes article, I’ve recruited a past president for a look at Curac’s Medoc Travel Insurance. It’s better than I could have hoped for.

Gene Walz
Senior Scholar,
Department of English, Theatre, Film, and Media
Retired? Not Entirely!

Speaking about Treaties by Jean Friesen

One of the most rewarding and enjoyable aspects of my retirement has been the opportunity to become a member of the Speakers’ Bureau of the Treaty Relations Commission of Manitoba (TRCM), a role which I have found fascinating and at times exciting as it draws on my own scholarly work on treaties in western Canada. Most Canadians by now are familiar with the introductory formal statement that reminds us that we are on the lands of the people of Treaty 1 (in the case of the U of M) now in common use at ceremonial events and even at hockey games. But for many, an understanding of the meaning of treaties has been something of a mystery. Until recently treaties were not part of school curricula, and there was very limited public discussion of the spirit and intent of the agreements made between First Nations and the Crown more than a century ago.

The Treaty Relations Commission of Manitoba followed the creation of a similar Commission in Saskatchewan in the 1990s. Each is led by an appointed Commissioner and governed by a council of Elders. The TRCM is “a neutral body created through a partnership between the assembly of Manitoba Chiefs and Canada with a mandate to strengthen, rebuild and enhance the Treaty relationship and mutual respect as envisaged by the Treaty parties.”

Three activist Commissioners in Manitoba (Chief Dennis Whitebird, James Wilson, and currently Loretta Ross) have accomplished a great deal with a small staff in a relatively short time. The Commission has collected and published oral histories and an atlas. It has successfully advocated for the inclusion of treaty education at all levels in the Manitoba school system and has been instrumental in providing talks at teacher in-service days, specialised training and teaching materials for hundreds of Manitoba’s teachers. It has built partnerships with galleries and museums and has undertaken public education through billboards and radio and television discussions to emphasize the concept that “We are all Treaty People”. And using the members of the Speakers’ Bureau it has brought the discussion of treaties to many parts of Manitoba’s civil society. The extensive website offers a broad view of its current work and achievements.

My own assignments have included talks to business groups, federal and provincial civil servants, police recruits, church and community groups of all kinds, university students (particularly in education), high schools, and the public health sector. One of the reasons for this more widespread interest in the relationship between Indigenous and non-Indigenous peoples is, of course, the publication of the report of the Truth and Reconciliation Commission.

My talks have taken me to different parts of Manitoba where the serendipity of encountering former students and former colleagues from my days in the legislature has been an unexpected pleasure. I usually speak for an hour, following an Elder and often a presentation by one of the teachers involved in curriculum development. Using the written evidence from Treaty 1 and my understanding of the history of the relations continued on page 5
My Travel Insurance Story  By Ed Unrau

I was one of the first to purchase the Medoc Travel Insurance Policy when the College and University Retirees Association (CURAC) brokered this plan about four years ago.

This coverage was a good fit for me because I am a colon cancer survivor and prior to the availability of the Medoc plan, I always had to jump through extra eligibility hurdles in order to buy travel insurance. In addition to my colon cancer being a pre-existing condition, the clauses relating to stability were additional stumbling blocks.

For me, the most attractive feature of the Medoc policy was that it was “kinder” to people with a medical history. Here is why:

First, you can purchase Medoc coverage regardless of age or health status.

Second, the stability period is three months (in contrast to some policies which require a 12-month stability period).

The firm’s “standard health” policy for an unlimited number of 17-day trips is $554.88. If you have a health history where your serious problems are at least five years in the past, your annual cost for the “preferred” policy is $362.10. And, if your health history is spotless, you qualify for the “optimum” rate of $312.12. Your answers to a questionnaire determine which premium category will be applied to you. (Medoc also offers a 35-day plan. Top-up coverage for additional days may be purchased for either plan.)

In addition to the above, Medoc insurance includes:

- Up to $5 million Emergency medical coverage per emergency for every trip you take during the policy year.
- Coverage for pre-existing medical conditions, but with some restrictions and limitations.
- Trip cancellation, interruption and delay coverage for every trip you take during the policy year (your MEDOC coverage must be purchased within five business days of booking your trip, or before any cancellation penalties are applied to your trip).
- Easy enrollment, no waiting for coverage approval.
- Return of vehicle, up to $3,000.
- Pet(s) return, up to $500.
- Emergency dental, up to $5,000.
- Document replacement assistance and benefit up to $500.
- Non-medical emergency evacuation coverage up to $5,000.
- You are eligible to purchase Medoc insurance if you are a member of UMRA. Spouses/partners are eligible for joint coverage provided one of the two people are UMRA members.

For me the choice of the Medoc coverage was determined by the extent to which my previous medical history (colon cancer) affected my eligibility for coverage. This being said, there may be other insurance providers whose coverage may be less expensive than the Medoc coverage, but eligibility may be contingent on your medical history.

Of course, the proof of the coverage lies in making a claim. Fortunately, I have not had to make a claim, but at the 2018 annual meeting of CURAC I asked the chair of the benefits committee whether there was any feedback on the claims experience. The chair said that while she was not aware of any college/university retirees making claims, she was also not aware of any “horror” stories of coverage denied, a category of anecdotal report that would be more widely circulated than stories with successful outcomes.

If you are interested in this travel coverage, go to website: www.curac.ca and open the “member benefits” tab at the top.

Another health insurance option

In addition to the Medoc insurance product, CURAC set up a second product provided by the Registered Teachers of Ontario/Les enseignantes et enseignants retraités de l’Ontario (RTO/ERS). This organization’s insurance products are available to teaching and support staff of educational institutions.

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Change in Benefits
by Janet Sealey

The Benefits and Pension Committee met with Dave Muir, UM Director of Compensation and Benefits on January 10, 2019 to discuss the recent changes to the retirees’ benefits package -- particularly the paramedical coverage. The meeting was in response to a number of concerns raised by members of UMRA regarding the implementation of a yearly maximum of $500.00 for paramedical services. Previously, there was no maximum.

The change in the paramedical coverage also included an expanded list of paramedical practitioners covered. The implementation of both the $500.00 maximum and the expansion of the list of paramedical practitioners was to harmonize retirees’ benefits with those of current employees.

While a limited number of retirees were negatively affected by the imposed maximum, the data provided by Dave Muir showed that many retirees are utilizing the expanded list of paramedical practitioners. The data showed that the amount spent by retirees for physiotherapy in 2018 is down 10.3% from 2016 and down 13.3% from 2017. In addition, the data showed that the average amount a retiree spent on paramedical practitioners in 2018 is similar to amount spent in 2016 and 2017 prior to the change.

Discussions with the University regarding other inequities between the benefits for retirees compared to the benefits of active employees as well as a potential shortfall in the Pensioner Account are ongoing.

My Travel Insurance Story
continued from previous page

institutions in retirement. For close to 50 years, RTO/ERO has provides service to members who range in age from 46 to over 109.

The RTO/ERO insurance plan combines both travel coverage and extended health into one coverage package. For UM retirees who retired before July 2004 and whose participation in the university extended health plan expires at age 75, the RTO/ERO plan is an option to consider. Rates are not age-banded and their full rate becomes an increasingly better travel value for clients at age 76 and older. For those who opt to maintain their current UM extended health benefit coverage and purchase the RTO/ERO as their travel add-on, an incidental value is that you may use the RTO/ERO coverage as top-up coverage.

Again, a basic outline of the RTO/ERO insurance coverage is available at website: www.curac.ca, at the “members benefits’ tab.

Speaking about Treaties
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between settlers and Indigenous people in Red River, I emphasize that although the Crown’s need for a treaty derived from the British policy in the Proclamation of 1763 we also need to understand and underline the longstanding experience of Indigenous people in making treaties. I argue that the treaties are not a “once and for all real estate deal” but that they were conceived as a “continuing relationship of mutual obligation”, that they were one of the pillars of Canada’s National Policy, that they are now recognized in the Constitution and that they enabled a peaceful sharing of the land and resources with the thousands of new settlers. In the words of the Commission - “We are all Treaty People.”

I began my work on treaties in the 1980s at the request of Murray Sinclair and the Chiefs of Treaty 1 who needed a study of the written record of Treaty 1 for use in legal cases. I later extended the work at the request of the Public Interest Law Centre; for it to be useful today in the service, in a small way, of Reconciliation is an honour I could never have anticipated.
Centre on Aging

The UM Centre on Aging’s 36th Annual Spring Research and Symposium takes place on Monday, May 6 from 8:45 am until 4:00 pm at 727 McDermot Avenue (Brodie Atrium).

On Tuesday, May 7 the Symposium will be followed by a Workshop from 9:00 am to noon in The Great Hall at University College on the Fort Garry Campus. The workshop will put the spotlight on the UM as an Age-Friendly University. A showcase will provide information on existing programs and services at the University, followed by a discussion on how the UM can be more age-friendly.

The Symposium and workshop are free. Online registration is available through April 26. For more information, visit us at umanitoba.ca/aging or call our office at 204-474-8754.

This year’s symposium topics include:
- Deprescribing medications
- Late life depression
- Media coverage of violence in older adults
- Long-term care in Manitoba
- Dance program for people with dementia
- Reducing falls
- Birds, navigation, and aging

View the full session abstracts online: https://bit.ly/2mLoZup

Read about the presentation sessions online at: http://umanitoba.ca.centres/aging/events/384.html

Contact information for UMRA

The University of Manitoba Retirees
c/o Learning & Organizational Development
137 Education Building
The University of Manitoba,
Winnipeg, Manitoba R3T 2N2
Phone: (204)474-7175
E-mail: retirees@umanitoba.ca
Website:
http://umanitoba.ca/outreach/retirees

Email contact to Retirees

UMRA is using e-mail to send reminders and notices of events of interest to retirees. To receive these, retirees should forward their e-mail address to: retirees@umanitoba.ca

Do you have a new email address?

If you are one of the retirees who has registered for the university’s “.umr” email address, please send your new email address to: retirees@umanitoba.ca

If you have changed internet providers and/or you prefer to use another email address, this request for an update of your email address applies to you as well.

This will ensure that you will continue to get regular retiree updates and other missives, including Retirees News, the twice-yearly UMRA newsletter.

In Memoriam

You may not be aware of the In Memoriam section of UMRA’s website. It provides information about deceased retirees (including links to obituaries).

University of Manitoba - Outreach - Retirees - Corner - In Memoriam