

THE PRESIDENTIAL message page of the RAQ Newsletter may never be the same unless John Meisel, the Founding and now Past President of RAQ can be persuaded to go to his keyboard once again for Past President musings in his own consummate style.

Meanwhile, and not without thoughts of these big shoes to fill, I will launch my inaugural message by pointing out the new title of this page, "Presidential News and Views". It is my plan to draw on members of RAQ for ideas and themes which may be of interest and possibly to invite a guest column or two.

The RAQ constitution defines RAQ's mission as one of communication and collaboration on matters of interest to Queen's retirees. To further these purposes, RAQ standing committees and ad hoc groups keep membership involved and informed. The events are well planned, attended and reported and bring membership together for social and other activities. The Pension and Benefits Committee maintains an open and collaborative dialogue with the university administration and reports regularly in these pages. This Newsletter and the RAQ website demonstrate the work of the Communications Committee.

Since 2003 RAQ has belonged to the "College and University Retiree Associations of Canada" which now has 31 member associations with some 15,000 individual members. John Gordon attended the annu-

administrative and employee groups; monitoring pension plan issues; advocacy vs communication as a role of retiree associations (a controversial issue with views about evenly divided); and material support from the university for the retiree association; are just some of the areas of common interest under discussion. Along with others, these items will be foremost on the agenda for CURAC's next conference in May 2006 at Guelph. RAQ will send an official delegate, but others may wish to attend. You can learn more about CURAC on website [www.curac.ca](http://www.curac.ca) or on the RAQ website [www.queensu.ca/retirees](http://www.queensu.ca/retirees).

Here at Queen's, RAQ plans to develop further our liaison with the university administration which includes the offices of the Vice Principal (Operations and Finance), Andrew Simpson and the new Vice Principal (Human Resources), Rod Morrison and, as well, to establish links with faculty and staff associations and other groups. The university already provides office space and some "in kind" support for RAQ and was very helpful with support as RAQ came to be. RAQ Council recently reviewed a survey of departmental involvement with their retired members and has appointed a small group to consider the direction RAQ should take on this issue. There will be a membership drive in November and the hope is to increase member numbers and the staff component.

JOHN MEISEL said this year "RAQ is not a wreck". Indeed not.- We have a solid three years of accomplishment.- I believe that RAQ is well in the forefront of university retiree associations and has a relationship with the administration in keeping with the Queen's family tradition. But what else can be done? Are there any more ideas out there? Comments from RAQ members would be appreciated.

JOYCE ZAKOS, *President*

**Queen's Pension Plan**

As of July 31, the Queen's Pension Plan had earned 17.5% since the beginning of the plan year on September 1, 2004.

If, this result should hold until the end of August, retirees could expect some increase in their pensions.

**Dental Plan**

Many of our members have asked about the possibility of accessing dental insurance. The majority of Canadian Universities, and, in fact, the vast majority of Canadian employers do not make dental coverage available for retired staff. Even where it is continued, very high premiums to be paid by retirees appear to be involved, with amounts normally exceeding \$100 per month for family coverage. The best university plan would appear to be at Toronto, obtained only after a legal judgment (currently under appeal), and even here there would appear to be limitations. Dental expenses are fairly predictable. As we grow older, more and more problems develop, with the result that private dental plans, although available, tend to be extremely expensive, and average claims may well approximate annual premiums. For example, through CURAC, we became aware of a dental plan for retirees that is available through RMS Ltd., 306 – 830 Shamrock St.

Victoria B.C. V8X 2V1.

Their current annual rates are \$702 for single coverage, and \$1,332 for a couple.

**Queen's out-of-pocket medical coverage – a "good news" case history**

Two of our members, Fran and Bob Crandall, went on an Elderhostel program to the Nordic countries in May, and Fran found herself in a Helsinki hospital for ten days with pneumonia. Their experience in claiming reimbursement was that by late June all the bills had come in and the medical claim was filed with Great West Life (GW) on June 26<sup>th</sup> and the cheque arrived on August 2<sup>nd</sup>. In accordance with the provisions of the Queen's Plan, GW paid for 80% of hospital, doctor, drug and laboratory charges for Fran, and 100% of the hotel, long distance telephone charges and taxi bills for Bob. They would not pay for any meals for Bob, or for any expenses where Bob had not got a receipt (e.g. the taxi to the hospital). Elderhostel had supplementary insurance with AIG, an American insurance company, and they provided invaluable help in getting space on the airlines for the return trip and in providing prepaid tickets. It is understood that Medex, on behalf of GW, would have done the same.

BILL WRIGHT, *Chairman*

Over the past four months, RAQ members have enjoyed a rich and varied program of outings and programs organized by the events committee. The pictures in this issue reflect these occasions and full reports about them can be found on the RAQ website [www.queensu.ca/retirees](http://www.queensu.ca/retirees). There are no pictures of the Home Care Forum on 21 June, but since it is perhaps of widest interest to RAQ members, the report on it is printed here in full.

**Home Care Forum, June 21, 2005**

The purpose of this forum, attended by about 25 RAQ members, was to provide information about home care services in the Kingston area. Eleanor Plain described the role of the Community Care Access Centre (CCAC), the agency that arranges home care services such as nursing and physiotherapy. She explained that the Canada Health Act did not cover home care. There is, therefore, no entitlement to services – they can only be provided if resources are available. Priority is based on need. The waiting list for long term care in the home has been considerably reduced over the past year with only 30 people on the list compared to over 100. The CCAC also arranges admission to long-term care facilities (nursing homes). The wait list for a bed is around 400, including people in their own homes, as well as people waiting for discharge from an acute care hospital. The CCAC accepts referral from patients, family members or

great source of information about health care services in the community. For more information, contact

Eleanor Plain,  
Interim Executive Director  
KFL&A Community Care Access Centre  
1471 John Counter Blvd.  
Kingston, ON  
K7M 8S8  
phone 544-8200 ext. 192.

Carol Cooke described home services available from the Victorian Order of Nurses (

VON). In

1897 the VON began offering home care in Canada. Kingston was one of the earliest communities served. Nursing service contracts with the CCAC must be bid for and the VON lost the contract in 2004. They will bid again at the next opportunity. For people not eligible for CCAC long-term home care, or who are on

the waiting list, help with bathing and dressing from Personal Support Workers can be obtained privately for \$20 to \$22.50 per hour. The VON Kingston site programs include Community Alzheimer Respite Enrichment, Meals-on-Wheels, Foot Care, and flu and wellness clinics. Contact the VON at 737 Arlington Park Place  
Kingston, ON K7M 8M8  
phone 634 0130  
for more information or should you wish to volunteer.

Anne Belanger, in charge of services at the Seniors Association, Kingston Region, described the information and assistance offered to seniors in their homes. Examples include friendly visiting, frozen meals, a registry of workers to help with chores and repairs in your home, drives to medical appointments, and a monthly information session. More information about services or volunteer opportunities can be obtained from the Seniors Association, Kingston Region  
56 Francis Street, Kingston, ON K7M 1L8  
phone 548 7810.

Membership is \$30 single or \$50 per household and includes the monthly publication *Vista*, a useful source of social and health information for seniors.

During the discussion following the presentations, it became evident that people were concerned about the lack of priority given to long-term care in the home, fragmentation of services in the Kingston area, and the lack of continuity of care from doctor's office or clinic or hospital to the home.

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