

PARTICIPATION WAS VOLUNTARY

CURAC THANKS COLLEAGUES ACROSS THE COUNTRY

WHO GOT THIS DONE WORKING AROUND ALL

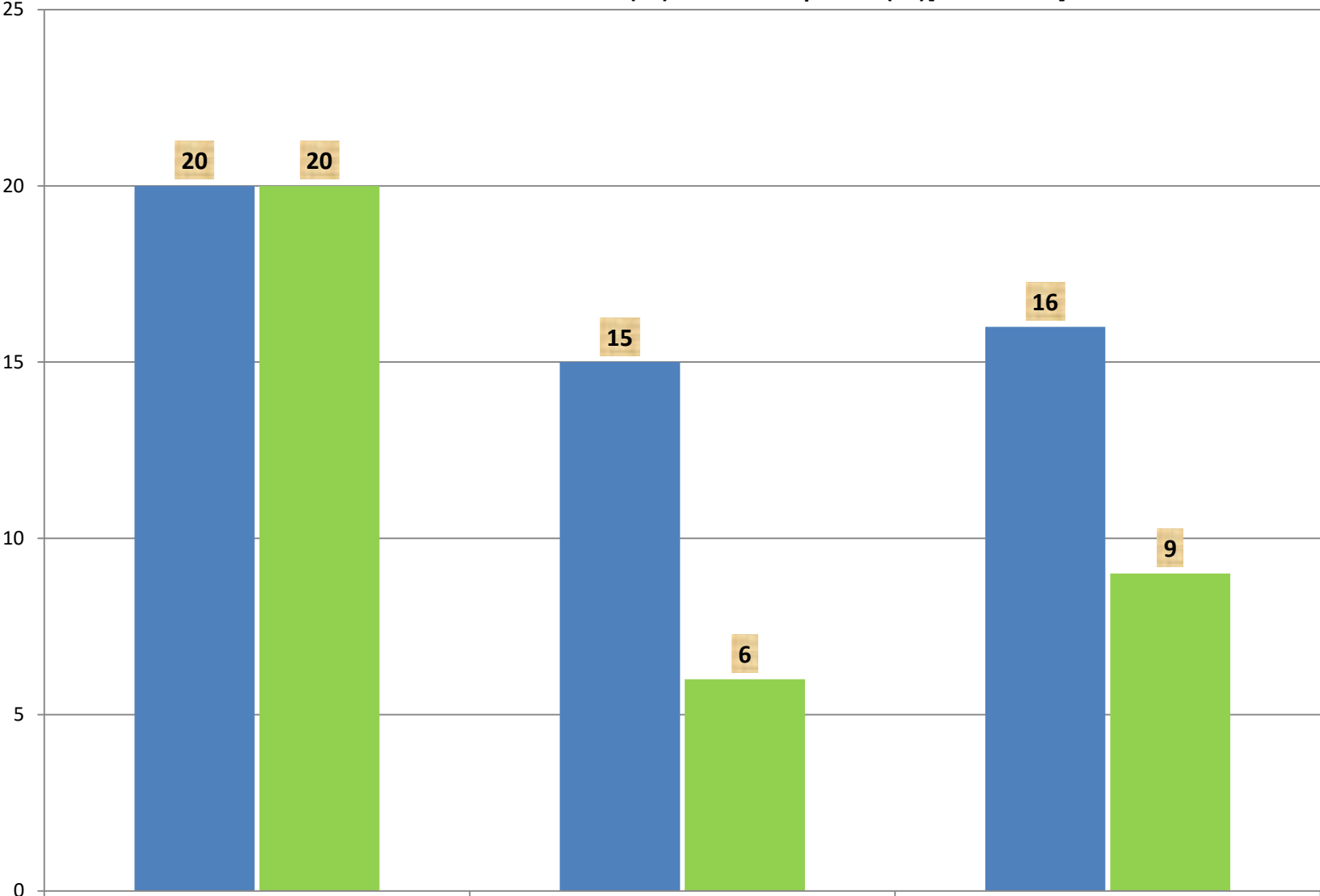
MANNER OF SNOWBIRD GETAWAYS BETWEEN MID-

JANUARY AND MID-APRIL.

THANK YOU. MERCI BEAUCOUP!

CURAC SURVEY OF MEDICAL/NON-MEDICAL BENEFITS 2016

■ Distributed (51) ■ Responses (35)[2 fm McGill]

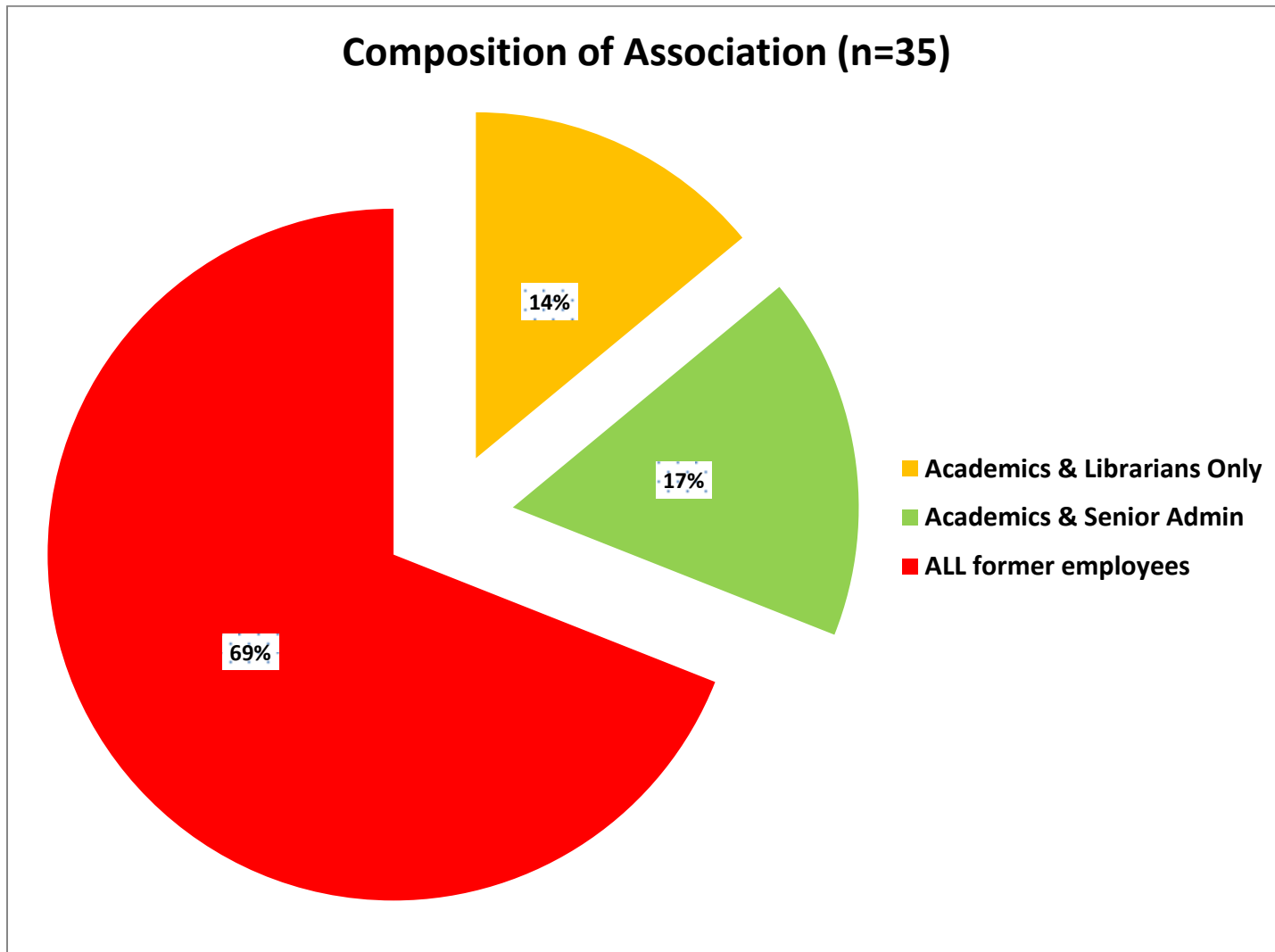


Benefits Network

Colleges via OCRA Rep

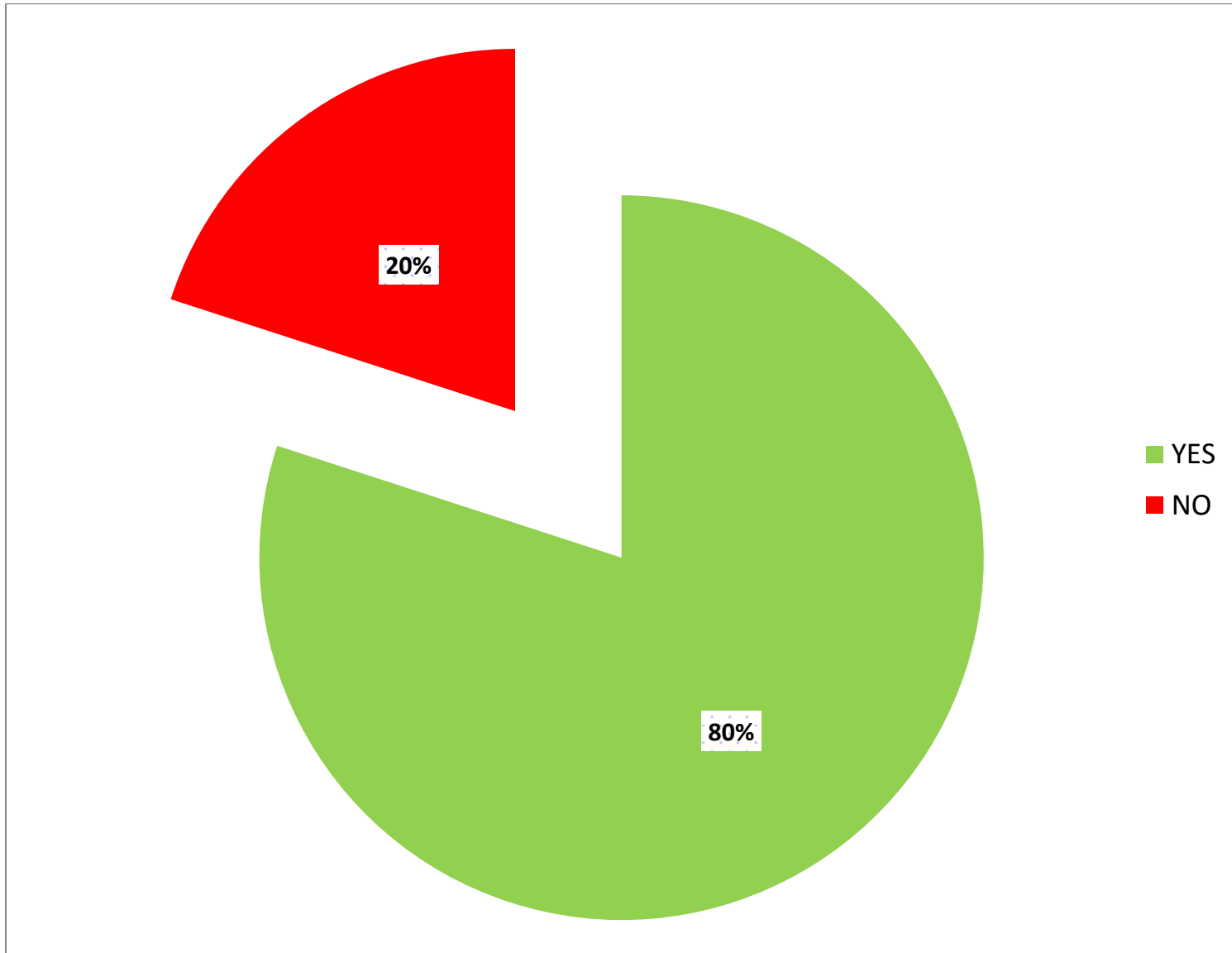
Presidents - No BN Rep

SNAPSHOT OF QUESTIONNAIRE RESPONSES

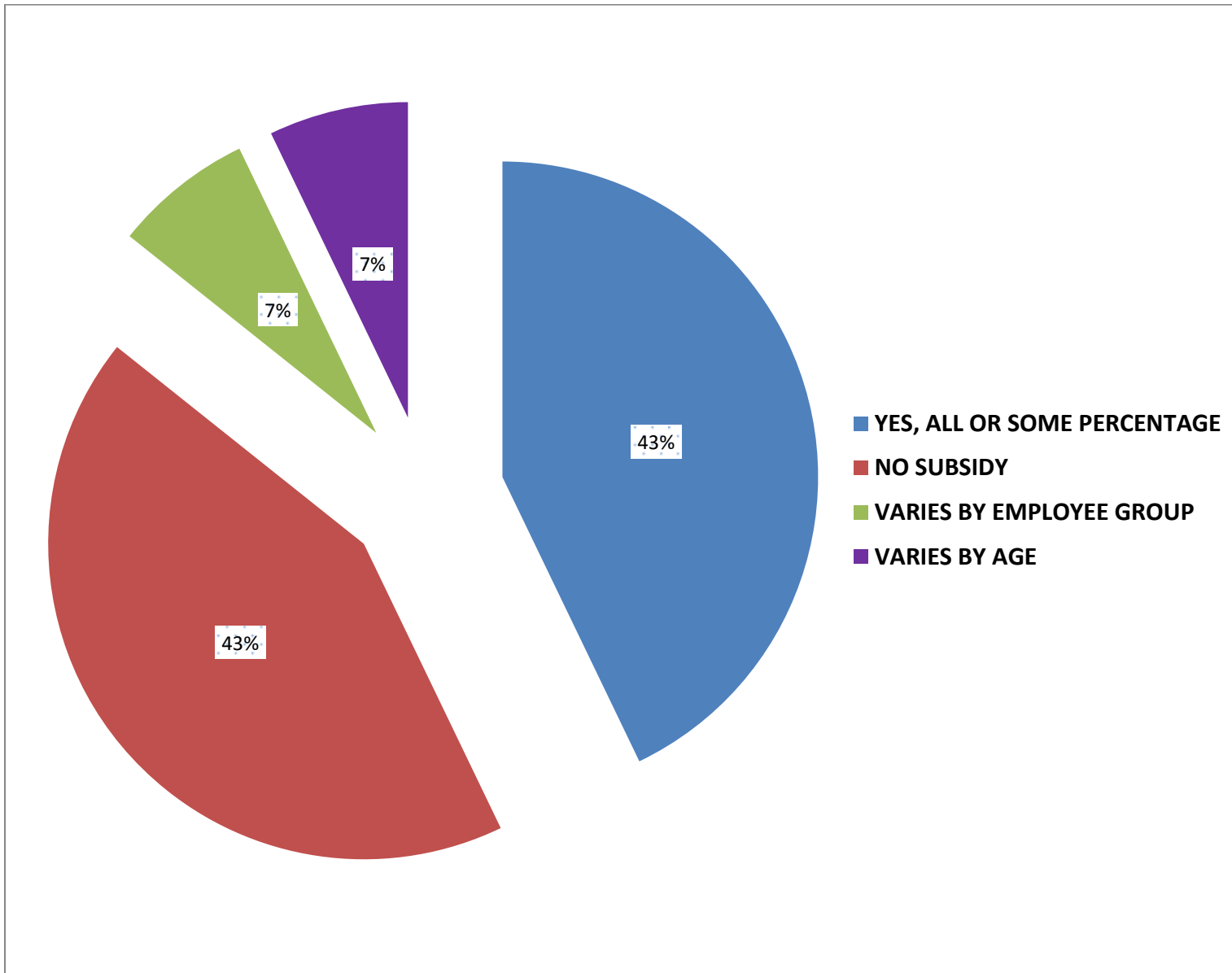


MEDICAL BENEFITS

Does your University/College offer retirees a sponsored Extended Health Plan?



Does the University subsidize your premiums?(n=28)



DOES YOUR UNIVERSITY/COLLEGE SPONSORED EHB INSURANCE PROVIDE **COVERAGE FOR YOUR LIFETIME?**

- **1 NO. COVERAGE ENDS AT AGE 70.**
- **1 REPORTED LIFETIME COVERAGE, SUBJECT TO RETIREE ASSUMING THE FULL PREMIUM COST AT AGE 75.**
- **26 REPORTED LIFETIME COVERAGE, BUT SUBJECT TO WIDE-RANGING MAXIMUM EXPENDITURES PER PERSON. FOR MANY RETIREES THIS IS A CRIPPLING LIMITATION TO HEALTH CARE WITHIN CANADA AND, MOST CERTAINLY, FOR OUT-OF-PROVINCE TRAVEL.**

DOES YOUR UNIVERSITY/COLLEGE SPONSORED EHB INCLUDE THE FOLLOWING? (n=28)

i) HOSPITALIZATION – SEMI-PRIVATE COVERAGE

YES - 96.4%

ii) PRESCRIPTION DRUGS (COORDINATED WITH PROVINCIAL PLAN)?

YES -- 89.3%

iii) HOME NURSING SERVICE

YES -- 96.4%

iv) AMBULANCE SERVICE

YES - 92.9%

v) THERAPEUTIC EQUIPMENT SUCH AS PROSTHETICS

YES - 100%

vi) & viii) **PHYSIOTHERAPY & CHIROPRACTIC THERAPY**

YES - **100%** (Limits and Annual Maxima vary widely)

vii) **MASSAGE THERAPY**

YES - **71.4%**

ix) **OSTEOPATHIC THERAPY**

YES - **89.3%**

x) **PSYCHOTHERAPY**

YES - **96.4%**

xi) **VISION CARE**

YES - **78.6%** (Coverage and maxima per year vary widely)

xii) **DENTAL CARE**

YES - **53.6%** (Coverage and maxima vary widely)

SCALING/CLEANING INTERVALS ALLOWED RANGE FROM EVERY 6 MONTHS TO EVERY 12 MONTHS. MAJORITY OF PLANS COVER EVERY 9 MONTHS.

OUT OF PROVINCE/COUNTRY COVERAGE

YES - 67.9%

- **TRIP LIMITS** RANGE FROM 30 DAYS TO 180 DAYS
- **STABILITY** FOR PRE-EXISTING CONDITIONS RANGES FROM NO CLAUSE TO 6 MONTHS
- MAJORITY OF THOSE WHO HAVE THIS INSURANCE ARE REIMBURSED FOR:
 - **REPATRIATION TO HOSPITAL** IN HOME PROVINCE
 - **REPATRIATION OF REMAINS**, IF DECEASED
 - **SOME TRAVEL COSTS FOR FAMILY** MEMBERS TO ACCOMPANY PATIENT OR REMAINS, OR TO ARRANGE FOR A MINOR TO RETURN HOME
 - SOME RESPONDENTS ARE INSURED FOR **RETURN OF AUTO** TO CANADA
 - **ONLY ONE** HAS **TRIP CANCELLATION/INTERRUPTION** AS PART OF PLAN

NON-MEDICAL BENEFITS (n=33*)

1. FREE /SUBSIDIZED PARKING?

YES 53.1% NO 43.8%

NEGOTIATING 3.1%

2. COMPLIMENTARY LIBRARY PRIVILEGES?

YES 90.6%

3. TECHNOLOGY? (FREE E-MAIL, TECH SUPPORT, ETC)

YES 81.2% NO 12.5%

NOT SURE 6.3%

4. EFFORTS TO MAINTAIN **INTELLECTUAL CONNECTION?** (RESEARCH SUPPORT, INVITATIONS TO EVENTS, ETC)

YES 84.4%

5. **OFFICE SPACE/ADMIN SUPPORT** ACADEMIC RETIREES?.

YES 56.3% NO 37.5%

UNOFFICIALLY & RARELY 6.3%

6. FREE OR SUBSIDIZED **ATHLETIC MEMBERSHIPS?**

YES 56.3% NO 40.6%

UNDER REVIEW 3.1%

7. FREE OR SUBSIDIZED MEMBERSHIP TO **ANY OTHER FACILITIES ON CAMPUS,** EG. THEATRE, SOCIAL CLUB, FOOD OUTLETS/RESTAURANTS?

YES 28.1% NO 68.8% **NOT APPLICABLE** 3.1%

8. FREE OR PARTIAL TUITION WAIVERS?

YES	59.4%	NO	37.5%
NOT SURE	9.4	NEGOTIATING	3.1%

9. FINANCIAL SUPPORT TO ASSOCIATION:

YES	34.4%	NO	65.6%
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10. OTHER SUPPORT TO ASSOCIATION

YES	93.8	NO	6.2
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* York and McGill did not differentiate between their two associations with respect to this portion of the questionnaire. Therefore, the number has been reduced by 2, reflecting the institutions (33) rather than the associations (35) represented by these responses.