



Your Voice

MUN Pensioners' Association (MUNPA) Newsletter • Vol. 16, No. 5, Nov. 2018
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MUNPA Grand Opening Event at the Signal Hill Campus

MUNPA's move to the Signal Hill Campus was celebrated on October 23, 2018. President Jane Foltz welcomed all and began the event with a tribute to the late Gwyn Barrowman. Gwyn's passing was a great loss for MUNPA and all those who knew her.

More than 100 members attended, including retirees at the Grenfell Campus connected through the first use of large-screen video conferencing technology.

Dr. Debbie Kelly (Pharmacy) presented a well received talk on the importance of managing the number of prescriptions as one grows older. This was followed by a lovely reception with live music by MUNPA member and harpist, Gayle Tapper.



Members in attendance perused the many booths set up by MUNPA groups to learn more about our activities. Some MUNPA authors displayed their recently published books.

This Event provided a great opportunity to explore MUNPA opportunities and socialize with friends and previous colleagues. Many thanks to the Board members who

organized the event, particularly, Steven Wolinetz and Anne Sinnott. Also a big shout out to the Campus staff for their amazing contribution to ensuring our event was a success. All are welcome to come by the Campus at any time and visit our new office!

Go to the MUNPA website for [more event photos](#).

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President's Message

Jane Foltz

History was made at our October 23rd Grand Opening event to celebrate our move to MUN's newly refurbished Signal Hill Campus as well as our October Board meeting. In both instances, MUNPA members were first to make use of the video links and webcasting software recently installed at the new facility, connecting both St. John's and Corner Brook members. We were able to see and hear them and likewise, they could see and hear us. Progress at last! In the future, we will be able to transmit our events to all members regardless of where they live.

Before our Board meeting, we held a tribute to Gwyn Barrowman, our Office Assistant, who recently passed away. Gwyn was our interface with our members for the past ten years, a role that she appeared to love and fulfill. Board members agreed to explore ways in which she can be remembered. On an interim basis, Audrey Power, who was most familiar with the day-to-day running of the office, has assumed the position of Office Assistant.

MUNPA participated in the public Open House celebrations that the University held to showcase their new facility and rename the Battery Hotel to be MUN's Signal Hill Campus. Members of our focus and special interest groups were on hand to show what they are currently involved with. It was a success.

On October 23, MUNPA held its own Grand Opening Event, which was well received.

Dr. Deborah Kelly of the School of Pharmacy at MUN delivered an excellent presentation. A special thank you goes out to the organizers of this event, especially Steve Wolinetz and Anne Sinnott, members of our Programme Committee, and representatives from groups who mounted displays, as well as those who made the webcast possible. Receptions followed in St. John's and Corner Brook. The event was well attended and received. Well done, everyone!

The MUNPA Entrance Scholarship for the 2018-2019 academic year is Miss Kailey Ikkusek-Rogers of St. John's. We congratulate her and wish her success in her field of study.

On Thursday, November 8, 2018, MUNPA will join others in the placing of a wreath at MUN's annual Ceremony of Remembrance to be held in the D.F. Cook Recital Hall, Music Building at 11:00 am. This is a lovely ceremony.

It has been a busy but rewarding fall preparing for these major events. Christmas Socials in St. John's and Corner Brook will round out our special events for the year. Please remember to register if you plan to attend. We hope to see you there!



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Upcoming event

*Visit to Admiralty House
Mount Pearl*

Thursday, November 15th

Armistice 100 Talk and Tour.

Meet at the museum Annex. 1:45 to 3:30 pm

Check our website for more **event details**.

For all St. John's events, pre-registration at munpaevents@mun.ca is required. Just name the event in your subject line.

Gwynedd (Gwyn) Barrowman

1941-2018

By Steve Wolinetz

As many of you know, our office assistant, Gwyn Barrowman died after a short illness. Gwyn was with us all day at the September 29th open house at the Signal Hill Campus, but fell the next day. The prognosis was not good. Gwyn died on October 9th.

MUNPA without Gwyn is difficult to contemplate. Gwyn was our office assistant for ten years, but that title does not begin to describe Gwyn or what she was to us. A MUNPA member and a principal beneficiary, Gwyn sometimes described herself as "the MUNPA lady." In many respects she was. As our past president, Grant Gardner noted, Gwyn was our "interface with our members," and "the person they turned to with questions. She cared about them and about their problems. She was the 'human face' of the Association, and it was a very human, kind face indeed. If an issue was raised with her, she made sure it was raised with the Board." Gwyn was always there, always willing to help, and always willing to go the extra mile.

I first got to know Gwyn when I co-chaired the programme committee with Maureen Dunne. Ramping up MUNPA's programming, Maureen and I were always scurrying to get announcements out. Gwyn corrected the mistakes we invariably made, sometimes dashing into the office from either her home or the MUN Botanical Gardens to get a notice out. Those corrections were also among the gentlest I've ever received.

Gwyn was an avid gardener, busy not only with her own garden but also with the Friends of the MUN Botanical Garden. Getting to know her, I soon realized that Gwyn was everywhere, helping with sales at the Tuckamore Festival and Scrabble Tournaments and other events that the



Terra Nova Grannies organized. As her **obituary** indicates, she was active at St. Thomas Anglican Church and a member of their choir, and a member of the Commonwealth Society. Gwyn spent a good deal of time with her grandchildren, often dashing off to pick them up after school. Her daughter, Barbara Browne wondered, how that could have been possible in view of everything else she was doing.

Born during World War II and growing up in the UK,

Gwyn was an early recycler, reluctant to throw away anything that might be of future use, but Gwyn was much more than that. As Jane Foltz pointed out, Gwyn was "a very kind, generous and gentle person, always willing to help others less fortunate, that she loved being around people, her family and her grandchildren. She loved flowers and gardening. She remained very active, a member of various groups. And the list could go on. We recently learned that Gwyn had perfect pitch. And if you were ever around the MUNPA office with her, you knew that she whistled while she worked. She will be so greatly missed."

Jane was not the only one with kind words for Gwyn:

Bob Lucas (MUNPA president from 2015-2019) wrote that, "she was such a special lady with all her activities helping people outside MUNPA over the years as well as her being something of an institution within MUNPA."

His predecessor, Barb Cox, served as MUNPA board member, chair of the Awards Committee, president, and past president from 2009-2015. According to Barb, "I very quickly came to understand the depth of her commitment to, her knowledge of, and her loyalty to MUNPA. I also

Gwyn Barrowman, continued

soon came to appreciate and enjoy her steadfast optimism, her tactful input, and especially her understated and, at times, quirky sense of humour. The times I wondered how I would have managed without Gwyn's support were truly too numerous to count. It was a privilege to have worked with her over my time on the Board and to have continued our friendship following that time. She was a special person and I will remember her with much joy and appreciation."

I could quote others but there is no need. Many of you knew Gwyn, worked with her and know how special she was. Gwyn looked forward to our move to the Signal Hill Campus and enjoyed the few weeks that she was there. It wasn't long enough. Please join me in bidding adieu to the MUNPA lady.

From the Editor

Here, a bit later than intended, is the latest issue of **Your Voice**. We hope you find it interesting.

How regularly and frequently **YV** appears depends not only on able staff – in this case waiting for me to supply copy – but also on you.

Letters commenting about what you have read in these pages are welcome, as are questions for our pensions and benefits columnists.

We would love to include more memories, and more about where you are living, what you are doing, and where you have travelled.

We can't publish everything, but we will try to include what you send if we can. How long? Short pieces that are no longer than 500-750 words work better than longer ones. But, all this is moot if nothing gets sent in. So (please) get busy.

Steve Wolinetz
yourvoice@mun.ca



MUNPA Christmas Socials

St. John's

**Thursday, December 6th, from 4 – 6pm
At the Fluvarium**

There will be finger foods, prizes, and a silent auction in aid of the Campus Food Bank. There will also be a donation basket for the Food Bank. This Social is always a well-attended event, so come on out and meet up with old friends and new!

Pre-registration is required
by Thursday, November 29. Email
munpaevents@mun.ca.

Please assist our organizers in their planning of this special event by meeting the deadline.

Corner Brook

**Thursday, November 22, 2018
At Blow Me Down Ski Club
4:00 p.m., for dinner at 5:00 p.m.**

Cash bar

Menu - Roast Turkey dinner with all the trimmings, dessert, tea/coffee.

Cost - As usual, we are keeping the cost down - only \$5.00 per person as a donation to a local food bank.

R.S.V.P. - Please respond to Sharon Walsh (swalsh@grenfell.mun.ca) by November 15th. If there are any special dietary requirements, please let us know.

The Outing Club takes up hiking

Snowshoeing and cross-country skiing to follow (weather permitting)



Shirley Roberts, Adrian Tanner and Frank Wall on the Middle Cove Hike

The St. John's Outing Club has added occasional hikes to its repertoire. Taking advantage of a warmish fall, outing club members took a short hike on the East Coast Trail from Middle Cove Beach toward Torbay, turning around when the going got too rough to make it worth it to go on.

Daring the elements, this subsection will continue hiking until the weather dictates otherwise. Unlike the regular walks, every second Monday, these short hikes are weather dependent. Had we kept to Wednesday afternoons, we would have been drenched before we got to Stiles Cove.

Snow and ice will put short hikes on hold for the winter, but if conditions permit, we will organize snowshoeing and/or cross-country skiing.

Our bi-weekly walks will continue until mid-December and resume in January. Unlike hikes,

these take place on graded trails that most of us can manage.

For further information on how to sign-up and where we are going, see the [Outing Club page](#) on the MUNPA website.



Middle Cove/Steve Wolinetz photo

Pension Performance Review

By Jim Wyse

In the midst of dealing with the big pension plan changes discussed last month, the regular business of operating the plan and administering its affairs must continue. It's probably fair to say that we all appreciate the reliable receipt of our mid-month pension 'cheque' even as the manner of its governance remains unsettled.

One piece of regular business is reviewing the performance of those tasked with managing the pension fund's financial resources (currently totaling around \$1.6-ish billion). The fund's assets are allocated in varying amounts across 8 or so financial management firms each operating in accordance with a specific investment mandate. Some of the firms will be familiar to readers (CIBC, Fidelity Investments, among others) whilst others not so much (Baillie Gifford, Fiera Capital, etc.).

Each manager's investment mandate is selected from mandates approved by the University's pension governance body (currently the Board of Regents but soon to be the newly instituted administrative body for Joint Sponsorship). Approved investment mandates and their respective allocations include Canadian equities (25%), US equities (21%), international equities (10%), bonds and fixed income investments (25%), real estate (8%), and mortgages (8%) with the remaining 3% held in cash and short term investments. Specific performance objectives are set for each mandate (for example, US equity managers must exceed the

S&P 500 by 1% and rank in the top third of their "comparable universe").

It falls to the Performance Review Subcommittee of the PAC to review the performance of each of the investment managers. The performance objective(s) for each mandate forms the basis for each firm's review. The Subcommittee is supported in its work by an extensive performance analysis report prepared by the pension plan's external advisor (Halifax-based Eckler Consultants and Actuaries). Performance review outcomes range in gradations from achieving the designated performance objective (an outcome rewarded by the manager's continuance) down to being terminated (in a way painfully similar to a Trumpian "you're fired"). Over the years most managers avoid the latter (although not all). The latest performance review saw no firings a la Trump but one management firm was negatively assessed as a "Watch".

The Performance Review Committee completed its work for the latest round of performance reviews in June 2018. The necessity of reviewing an investment manager's performance transcends pension plan governance models so we should expect these sorts of reviews to occur as frequently under Joint Sponsorship as they did under Sole Sponsorship.

Jim Wyse, Faculty of Business Administration, has been a member of the Pension Advisory Committee for a number of years.

MUN Pension Plan Some of the big numbers as 2017 came to a close

Estimated amount needed for a fully (100%) funded pension plan meeting all its obligations to all plan members	\$1.81 billion
Market value of funds in the plan	\$1.58 billion
Shortfall: unfunded pension liability	\$0.23 billion
Pensioners, survivors, and eligible pensioners	2,336
Active pension plan members (currently making pension plan contributions)	3,860
Ratio of active pension plan members to total pensioners (reader exercise)	_____

Emergency Travel Health Plan, Part 2

By Glen Roberts

The travel health plan is an emergency medical plan designed to provide a wide range of coverage for out of province travel. It will provide 100% reimbursement for a variety of eligible expenses which incurred due to an unexpected accident or illness anywhere in the world, 24 hours a day.

Last month we provided an introduction to the travel plan and focused on the exclusion for pre-existing medical conditions. But what if a claim is not related to a pre-existing condition? How does the coverage work? The answer really depends on the nature of the claim.

For example, for less serious incidents which don't require hospitalization, you are expected to pay for the medical product and/or service if the cost is \$500 or less. Your paid in full receipt should then be submitted to SSQ, using the pre-approved **claim form** that can be obtained directly from SSQ, or from the University's MyHR Service Centre by emailing myhr@mun.ca, or by calling (709) 864-2434.

In the case of hospitalization, or where direct coordination with the insurer is required, you

or your representative should call SSQ's service provider, AXA Assistance, by referring to the toll free numbers located on your plan member card. **The plan identification number is 427E and your policy number is 1HZ50.** AXA will coordinate coverage on your behalf with SSQ and the health care provider, so that you can focus on recovery and, if necessary, your return home.

Either the old AXA card (blue and white) or the new SSQ branded card (green and white) will work. If you have the older card and would like a new SSQ card, please contact the University's MyHR Service Centre.

For more information on the travel health plan, please refer to the **SSQ brochure**.

Glen Roberts is Manager of Benefits, Pensions and Compensation, Human Resources

Do you have questions about pensions or benefits? Email the editor for submission to Jim or Glen for possible future topics in this space. yourvoice@mun.ca

The Tale of an Overseas Medical Claim

By Mark Graesser

In January this year, while on my annual five-month sojourn in New Zealand, I returned from a weekend backpacking trip in the mountains with severe stomach pains. When these did not improve over a couple of days, I went to a doctor.

From my symptoms and the circumstances, she diagnosed a stomach bleed resulting from overuse of ibuprofen, which I had been taking to alleviate the aches and pains of my chosen recreation. She prescribed medication, which led to immediate improvement, but also advised that I should have a gastroscopy to rule out a more serious problem. She referred me to a surgeon,

who would quickly perform the procedure on a private basis, in a private hospital. (New Zealand has a public system much like Canada's, but with a separate private pay-as-you-go option.)

I immediately called the number on my SSQ card to report the incident and establish a basis for a claim. An AXA agent opened a file and assigned a reference number; from previous experience I had learned that this was a critical part of the process. I also provided my email address, and all subsequent communication was conducted by that means. This was good, because of the

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Gallery

Recent monochrome images from Shutterbug Club members.



Mike Wilkshire, "A Drop of Water"



Gene Herzberg, "Flowers in the snow, Montreal Botanical Garden"

Medical Claim, continued

7-hour time zone difference, and because it meant that I had a written trail of the 30-odd message exchanges with a tag-team of AXA and SSQ agents over the ensuing five months.

I asked my New Zealand doctor to complete the standard MCP out-of-province claim form on the first visit. I have found that this is a good way to document all medical claims, since it includes the doctor's address, diagnosis and fees. She also provided a copy of her referral letter. This and all subsequent documentation I scanned and emailed to AXA.

After several days I was told that the AXA "medical team" had "pre-authorized" the gastroscopy, but that the cost would not necessarily be covered by SSQ "because there is a pre-existing condition."

What??? It turned out this was supposed to mean that they would have to determine *whether or not* there was a relevant pre-existing condition, "a formality." I was asked to sign a consent form giving access to all my medical records, and to provide the "coordinates" of my family doctor in Canada.

Meanwhile, over the next 3 weeks, I proceeded with the gastroscopy and follow-up tests and consultations, all of which were reassuring. I

continued to send in copies of my receipts for all of this, now exceeding \$2,000, but received no assurance that the costs would be covered. When I queried the apparent delay, I was told that the "pre-ex" investigation could take "weeks, or even months." On May 1, I was finally told that I was cleared, and that I should now complete the SSQ claim form with any additional receipts. On July 5, the full amount of my claim, correctly converted from New Zealand to Canadian dollars, was deposited in my bank account.

All's well that ends well, in this case at least. From my experience, I recommend that travellers take with them copies of both the **MCP** and the **SSQ** claim forms, and to be sure that they have all of the information these require (including their family doctor's contact information). In my case, communications were greatly facilitated by the fact that I have a full office set-up in New Zealand, including a scanner, for managing all of the communications.

From Glen Roberts' article, it appears that I might have waited until I returned home to initiate the claim and submit all the necessary information. However, from past experience it seemed wise to communicate actively with the AXA/SSQ claims agents "in real time" to minimize misunderstandings and gaps in documentation months later back in St. John's.