

news from

CUASA

Volume 15, No. 11

Editor: Jon Alexander

April, 1985.

IMPORTANT BENEFITS UPDATE

PLAN PREMIUMS TO GO UP

YOUR APRIL PAYCHEQUE TO DECREASE BECAUSE:

LIFE INSURANCE PREMIUM INCREASE:

Effective the end of April paycheque there will be a 9.2% increase in the Basic Group Life premium which will be borne wholly by the employees in accordance with Article 40.2(a)(ii) which provides that the employer pays only the first \$9.10 of the monthly premium. The cost of optional units of the Life Insurance Plan have, however, gone down and for those participating employees the premiums will be decreased by 5%. The Basic Life increase is effective May 1, 1985 but will start to be deducted in April as benefit plan premiums are paid one month in advance.

DENTAL AND EXTENDED HEALTH CARE PLAN PREMIUM INCREASES:

The cost of Dental Plan premiums to remain at the 1982 ODA rates have increased by 6% while the Extended Health Care Plan premiums are to be increased by 16.3%. These two plans are cross experience rated to each other and, therefore, there will be an increase in premiums of 8.6% to maintain the current level of benefits. This increase was due April 1st and because premium payments are made one month in advance the carrier will require two month's premiums at the end of April. The Collective Agreement (Article 40.2(c) and (d)) calls for the employer to pay "the full premium" for the Dental and EHC Plans however Article 40.3(a) permits that premium rate changes "shall be passed on to employees by altering the cost sharing arrangements indicated in Article 40.2(e)(i)". This is the point at which CUASA and the employer have come to differing interpretations of the provisions of the Collective Agreement. The employer has, since March 1984, been paying 0% of OHIP and now wishes to alter that arrangement to -9.2%. This would require employees to pay 109.2% of the OHIP premium (an extra \$5.47/mo family or \$2.73/mo single). The employer intends to make this adjustment at the end of April and deduct two month's premium and report it on the MISC box on your paycheque. CUASA has protested this action and intends to challenge this decision on your behalf.

LONG TERM DISABILITY INSURANCE PLAN:

The current carrier has advised that they wish a 46% increase in premiums. The Benefits Committee discussed this with the employer and it was agreed to seek competitive bids from other carriers to ensure that such a sizeable increase was warranted. We will advise you about this plan when details are finalized.

COMPARISON OF BENEFITS FOR CUASA AND OTHER CARLETON GROUPS

PLAN	CUASA		CUSSA/CUPE 2424		Graphic Artists		CUPE 910	
	Employee	Employer	Employee	Employer	Employee	Employer	Employee	Employer
LTDI	100%	0%	25%	75%	50%	50%	0%	100%
Life Insurance	balance	\$9.10	25%	75%	50%	50%	0%	100%
Extended Health	0%	100%	25%	75%	0%	100%	0%	100%
OHIP	109.2%(?)	-9.2%(?)	25%	75%	0%	100%	0%	100%
Dental	0%	100%	0%	100%	50%	50%	0%	100%

(note: CUASA 1982 ODA rates but with crowns and bridges; CUSSA, CUPE 910 1985 ODA rates, Graphic Arts has 1984 ODA rates)



ALL CANDIDATES MEETING WEDNESDAY, APRIL 24, 8 P.M.

AUDITORIUM OF LAPOUREX HALL, 650 CUMBERLAND STREET, OTTAWA UNIVERSITY

SPONSORED BY CUASA IN COOPERATION WITH THE FACULTY ASSOCIATIONS OF OTTAWA UNIVERSITY AND ALGONQUIN COLLEGE AND ONTARIO SECONDARY SCHOOL TEACHERS' FEDERATION, DISTRICT 43, CARLETON

This is your opportunity to express concern about Provincial policies on education and help commit the candidates to support education in this Province. Members are very strongly urged to attend.

