

QCC Fall Seminars and Recognition Events



This fall, QCC is holding information seminars in Windsor, Thunder Bay, Toronto and Kingston, in conjunction with Provincial Inter-Ministerial Employee

Recognition events.

Don't miss your chance to attend! Information seminars for members, associate members and pensioners will be held in the morning followed by employee recognition events in the afternoon. Depending on response, additional seminars may be arranged next spring in different regional locations.

Arrive early to enjoy light refreshments and hear guest speakers address a number of topics such as Wellness Initiatives, Fire Safety, and Fraud Prevention.

Following the seminars, Provincial Inter-Ministerial Councils, in association with QCC, will host an event to recognize the special accomplishments of OPS

employees. This program was launched in the fall of 2002 with events in London and Kingston at which not only long term employees with 30 and 35 years of service were honoured, but also recipients of Ministry performance awards like MNR's Pride program. The volunteer contributions of several regional employees and retirees in their local communities were also recognized with a special awards certificate.

Similar events were organized in the fall of 2003 in Sault Ste Marie and Sudbury, and a special employee recognition reception, *Excellence in Leadership Awards* was held in Kingston. This program honoured current or retired OPS employees for their outstanding leadership in the Eastern Region.

Following are the dates and locations for the fall events. All events begin at 9:00 am:

Windsor

October 27, 2004
The Hilton (277 Riverside Drive West, Windsor)

Thunder Bay

October 27, 2004

Fort William Historical Park (Broadway Avenue, Vickers Heights)

Toronto

November 15, 2004
Ontario North Room, Macdonald Block (Queen's Park, Toronto)

Kingston

November 29th, 2004
The Ambassador Conference Resort (1550 Princess Street, Kingston)

For more information, or to sign up for one of the seminars, please call QCC at 416-325-1333 or toll free at 1-800 561-8657. For more information about the regional recognition events, contact Josee Brouillette at (613) 288-3821, email at Josee.Brouillette@mol.gov.on.ca or by fax at (613) 727-2800. You can also visit the QCC website qcclub@mbs.gov.on.ca

When registering, please include your name, address and phone number, the location and time of the seminar you would like to attend and the number of people attending. Because space is limited, we may need to contact you to make alternate arrangements.

QCC Newsletter now available online at www.qcclub.gov.on.ca

**In this
ISSUE**

Habitat Family
Receives Keys
Page 2

Community
Service Nominations
Page 3

Johnson Insurance
News
Pages 4-5

Family Receives Keys to New Home

Saturday, July 10, 2004, was a very special day for the Hopkins/Williams family—Patsy, husband Rob, seven-year old Amber and baby Ethan. They finally became bona fide homeowners.

Habitat for Humanity, along with its lead sponsor OPS Spirit, held an official dedication to present the family with keys to their new home. The ceremony was attended by close to one hundred friends, family, local politicians and OPS Spirit volunteers and was moderated by Elizabeth Rock, president of the Habitat for Humanity board of directors. Vic Pakalnis, QCC Director and chair of the Provincial Inter-Ministerial Council, was also on hand.

A handmade pine mirror was presented to the family and a commemorative tree was planted in the front yard. Kate Joakim, OPS Spirit Team lead, spoke on behalf of the many OPS Spirit employees who generously volunteered their time to help build the home.

“We’re standing here, celebrating this event, largely because of the dedication and determination of Spirit volunteers in the Ontario Public Service,” she said. “So many people worked very hard in so many ways to make this possible. Each and everyone of them deserve our most heartfelt thanks.”

Earlier this year, OPSers organized a variety of fundraising activities to contribute \$57,000 toward the cost of building materials. More than 100 Spirit volunteers worked on weekends to help build the house and said they felt tremendous accomplishment and satisfaction.

For more information about Spirit or to get involved, contact Kate Joakim at 416-326-7244; visit the intranet site at <http://intra.opsspirit.gov.on.ca>; or call the Spirit info line at 416-314-9780, toll-free 1-866-273-8559, TTY at 1-866-273-8558.

MTO Retiree Awarded Order of Canada

A Ministry of Transportation retiree has been awarded the distinction of Member of the Order of Canada.

Toronto's Roger Dorton, one of Canada's most distinguished civil engineers, is renowned for his expertise in bridge design. Throughout his career, he has been involved in the design and refit of many famed Canadian

bridges including the A. Murray MacKay Suspension Bridge in Halifax and the Champlain Bridge in Montreal.

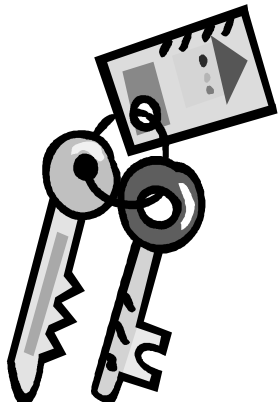
While working at MTO, he was instrumental in introducing the first performance-based bridge code. Currently a sought-after consultant, he continues to improve Canada's civil infrastructure.

Dorton, who was with the ministry for 20 years and retired in 1992, said the award is an honour for all his colleagues at MTO, especially Paul Csagoly and Kris Bassi, who wrote the bridge code with him.

“I always had tremendous support throughout my career, from senior management and everyone in the ministry,” he said.

The Order of Canada recognizes those who have made a difference to our country. From local citizens to national and international personalities, all Canadians are eligible for the Order of Canada—our country's highest honour for lifetime achievement. Governor-General Adrienne Clarkson will present Dorton with the award at a ceremony at Rideau Hall in Ottawa.

Both articles on this page originally appeared in the August 2004 issue of Topical and are reprinted with permission.



**Mark it on your
calendar!**

**Quarter Century Club
Annual Yuletide Reception**



Date: Tuesday, Dec 7/04

Time: 1 – 3 pm

**Place: Simcoe Rm, 1st Flr
Macdonald Block
Queen's Park**

**All QCC Members,
Associates and Pensioners
are welcome to attend and
meet with the QCC Executive**

***The Queen's Park
Holiday Season Choir
will be performing in the
St Lawrence Lounge
at noon on the same day***

Community Service Award Nominations

Do you know someone who's made an outstanding contribution to their community? Here's a chance to honour them! The Quarter Century Club is seeking nominations for our 2005 Community Service Awards.

Anyone can nominate a member or associate member, active or retired, for an award. Currently, QCC members and associates are one of the following:

- Active OPS employees with 20 or more years of service
- All pensioners with OPTrust of the Ontario Pension Board
- Active GO Transit employees with 10 or more years of service
- Members of LCBO's 25 year club

Four awards will be granted to QCC members or associates with five or more years of continuous volunteer service in the following areas:

- ★ **Local community group, voluntary service organization or public sector institution** (e.g. local hospital, school, seniors residence, youth residence etc.)
- ★ **Cultural, recreational, social and educational activities at the local, provincial and national level** which strengthen community life and/or enhance community participation.
- ★ **Improved service within the public sector, provincially or nationally.** International volunteer service, while not the main focus, will also be given some recognition.
- ★ Each year, one individual who has demonstrated outstanding and continuous volunteer service for 20 or more years in any one or a combination of the above areas, or has made a contribution of extraordinary significance to the people of Ontario, will be selected for a **lifetime volunteer award**.

Each recipient receives a unique glass sculpture in addition to a \$1,000 or \$2,000 cash award which can be contributed in the recipient's name to a recognized charitable organization or toward the expenses of a student enrolled in a post-secondary school in Canada. A QCC member or associate can receive an award only once in their lifetime.

For more information or to obtain nomination forms please contact the QCC office at (416) 325-1333, toll free at 1-800-561-8657 or at www.qcclub@mbs.gov.on.ca. The office will also verify if an individual is eligible to be nominated. **Completed nominations must be submitted to the QCC office by December 31st, 2004.**



Zellige glass sculpture, designed by Toronto artist Joseph Morel.



**QCC
Contact
Information**

QCC Office

416-325-1333

or 1-800-561-8657

Fax 416-325-1449

Email qcclub@mbs.gov.on.ca

Website www.qcclub.gov.on.ca

Auto Insurance Rate Decrease



We hope the following points will clarify information that has been available in the media regarding changes in insurance coverage.

How does the 10% reduction work?

Much has been made of the 10% decrease in auto insurance announced by the government earlier in the year but not all information about the decrease has been sufficiently reported.

Each insurance company was asked to re-file their rates with FSCO and if a 10% reduction was not feasible from a financial standpoint, it was not imposed. Some companies simply rescinded the rate increase they had filed for earlier in 2003; others filed for a large increase, subtracted 10% and still ended up with a rate increase.

The decreases are typically 'overall' which means that the entire book of business would reflect any given percentage of decrease. This means that some individual premiums will go up by varying degrees, while others will go down.

Will the rate decrease by 10%?

Many people believe their individual policy will experience a premium reduction of at least 10%, but this is not the case. For that to happen, the decrease would have to be implemented on an across-the-board basis. As noted above, the current decrease is 'overall.'

For example, Johnson's Unifund has had an overall decrease of 4.72 % as posted on the FSCO website. But this published decrease in percentage takes into account all the other changes that were made in the most recent legislation.

The most notable change, from a rating standpoint, is that the minimum deductible for collision is \$500. Johnson's decrease would be 4.72% if all collision and all perils deductibles were increased to \$500. A higher deductible results in a lower premium and this is calculated in the published figure. However, Unifund has not unilaterally increased the deductibles, retaining their own minimum of \$300, resulting in a lower percentage of decrease.

Are insurance companies are making piles of money?

The public image for insurance companies is very poor, but the fact is that Ontario auto insurance is not particularly profitable. Industry results from 2003 show a loss ratio of 117%. Auto insurance is and continues to be under-priced, given the coverage and benefits that are available under most policies.

Auto insurance is an intangible but necessary expense that people do not use until they have a claim. People who do not have claims may be in a position to resent the premiums they pay.

Many policyholders believe their own personal claim-free experience should entitle them to a better rate because they have paid their premiums on a timely basis for years and have cost the company nothing. However, insurance is a 'pooling' mechanism whereby the premiums are collected from many to pay the claims of a few. Johnson-Unifund's rate is very competitive and good drivers do avail themselves of a better rate than those with tickets or accidents. But costs associated with insurance continue to escalate and have not kept up with premium levels, which affects every consumer who purchases auto insurance.

QCC Members Corner

Q. I am scheduled to go on a cruise and have MEDOC. My travel agent has cruise line. Do I need to purchase this additional coverage?

A. Good News! When you purchase MEDOC you are automatically covered for up to \$8,000 Trip Cancellation, Interruption & Delay Insurance at no additional cost. As a result you will not need to spend extra dollars purchasing Trip Cancellation coverage through your cruise line/travel agent.

Send your questions to qccmemberscorner@johnson.ca.

QCC Survey Results

The QCC Board would like to thank all those who participated in the June 2004 Travel Insurance Survey. The survey was conducted with the help of QCC's service partner Johnson Inc., and sent to 2,000 of our members who are still actively at work.

The goal of the survey was to measure awareness of QCC's endorsement of the MEDOCO Travel Health Insurance Plan and understand members' insurance needs as they relate to short and long term travel. The results confirmed that QCC's endorsement is an important

factor on your buying decision and that insurance products are a valuable member benefit.

This is what the survey told us about our actively-at-work members who travel outside their province of residence:

- 70% travel at least once a year
- 40% who travel take at least three trips a year
- Most trips taken were 17 days or less in duration
- 72% always buy travel insurance when travelling outside Canada

- 75% purchased travel insurance for their last out of province trip
- 41% purchase both Emergency Medical and Trip Cancellation Insurance
- 63% bought family coverage
- 68% selected a zero deductible option
- 51% are likely to consider the MEDOC Plan for their next trip

QCC continuously works with Johnson Inc. to ensure that the right level of protection and service is offered to all members. As a result of this survey, a new plan design is being developed for our actively-at-work members.

Guaranteed Life and Voluntary Term Life

Exclusive Offer from your Organization



While actively-employed QCC members enjoy Group Life insurance of 1, 2 or 3 times their salary through their Benefit Program, there is minimal coverage available upon retirement.

Over the years, you may have found that your financial obligations have changed. Perhaps you are looking for an affordable financial alternative to augment your surviving spouse's pension, protect unresolved debts, provide for final expenses, settle your estate, leave a financial contribution for a grandchild's education fund, or a donation to your favourite charity.

Life insurance may be the practical answer for any or all of these goals.

Please call our plan administrator Johnson Inc. toll-free at **1-800-461-4597** should you wish to learn more about two affordable life insurance options from which to choose.



Preferred Service Home and Auto Insurance
Phone: 905-764-4951
Toll Free: 1-800-563-0677
www.johnson.ca/qcc

MEDOC® Travel Health Insurance, Guaranteed Life, Term Life, Hospital Pay Plus and Long Term Care
Phone: 905-764-4884
Toll Free: 1-800-461-4597

For more information on other QCC insurance plans or to interact with your insurance information, visit the Members-Only Website - a safe and secure website accessible to you via www.johnson.ca.

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Johnson Inc.
Insurance • Benefits • Administration



ONTARIO PUBLIC SERVICE

QUARTER-CENTURY CLUB

PARLIAMENT BUILDINGS

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July 26, 2004

Mr. John Goodman
Manager, Pensions Policy
Management Board Secretariat
13th Floor, Ferguson Block
77 Wellesley Street West
Toronto, ON, M7A 1N3

Dear Mr. Goodman,

Re: OPS Pensioner Benefits

The Quarter Century Club has engaged Parker Management Consultants to conduct some independent research on OPS Pensioner Benefits. This research will focus on:

- demographic information and income levels;
- benefit usage patterns;
- impact of various benefits for active vs retired OPS'ers;
- anecdotal case studies.

The project manager will be Pat Werner assisted by James Parker. A Phase I report is scheduled for completion December 1, 2004. Any assistance you provide to our consultants will be greatly appreciated and the information developed will be available to all parties.

Yours Sincerely,

Sybil Wilkinson
President

Also sent to: Donald D. Weiss, OPB
Robert Breens, OPSEU Pension Trust
Leah Casselman, OPSEU

cc Pat Werner

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