

JACFA GENERAL ASSEMBLY MINUTES

Wednesday, March 14, 2012

5:30 pm

01. Adoption of Agenda

Violaine Arès, H.P.R., moved to adopt the agenda.

Daniel Gosselin, French, seconded the motion.

02. Adoption of Minutes

Karl Raudsepp, Music, moved to adopt the minutes.

Andy Cuk, Theatre, seconded the motion.

03. Announcements

Daniel Gosselin, French and JACFA Executive, presented a petition by cegep teachers against the tuition fees increase and announced a big rally on March 22 at the Place du Canada in support of the students on strike.

Ute Beffert, Nursing and JACFA Executive, announced that pins were available to support International Women's Day and there was an event sponsored by Women's Studies next week. We were on break during the official Women's Day and so they were not available until now.

Faye Trecartin, English and JACFA President, requested that comments and questions be limited to two minutes because of our full agenda.

1. Insurance – Modular Policy

VOTE

Ute Beffert made a presentation on the proposed modular insurance policy. Please refer to the PowerPoint Presentation slides distributed by the JACFA Executive by [email](#).

Last year we gave the RSA, FNEEQ's Insurance Committee, a mandate to explore the possibility of modular plans. The RSA produced the plans presented here tonight. Should we not be interested in a modular plan, we will stay with the status quo. We can come up with suggestions here if we accept the plan in principle and Ute will take them back to the RSA. The motion we are discussing is a FNEEQ motion and the JACFA Executive has not taken a position on this issue and encourages each member to make his or her own decision.

Our membership has become more diverse and people are asking for modular plans. The current plan has not had a major review in the past five years and so this is a good time to consider the new modular plan. We want to maintain the pooling of risk, to add dental coverage, to update the plan, and to insure the quality of care.

The three modular options, A, B, and C, require four choices about: health, dental, life insurance, and additional life insurance coverage. Currently, plan B is closest to the one we have now and A provides less coverage and costs less than our current plan and conversely C provides more coverage and costs more than our current plan. One can move from lower to higher coverage on January 1 of every year, but one can only move from higher to lower once one has been in the more costly plan for 36 months. This proposal includes basic dental coverage in Module B or a deluxe plan in Module C that costs more.

Ute Beffert noted significant differences in the amounts of coverage as well as cost percentages on the PowerPoint slides. Some of the significant differences were as follows. In Module A, one will have to pay more up front for medication. There are significant differences in paramedical coverage in the three plans. In Module A, one receives \$400, but only for a chiropractor. In Module B, it is a maximum of \$600 for a long list of specialists. People who need long-term paramedical care might not find Module B beneficial. Module C offers \$900 in coverage. Massage therapy is only covered in the most costly plan, Module C.

Doris Miller, HPR: How do these options apply to people over 65 and retirees? Do they cover dental insurance?

Ute Beffert: Dental care is included in the plan for people over 65, and if retired you can buy into a different plan.

Guylaine Benoit, French: Can you pick different plans for different coverage or do you have to pick one all the way through?

Ute Beffert: You pick one plan, A for example, and it applies all the way through for coverage.

Sandra Stephenson, H.P.R.: Can we make adjustments to coverage?

Ute Beffert: We can make suggestions to the Insurance Committee, but they may not be adopted.

Faye Trecartin asked people to wait until the end of the presentation to ask questions.

Ute Beffert: Note that currently in our plan paramedical care is covered up to 80% maximum per visit, but Module A does not give you this option. Modules B and C do offer this coverage but at varying costs. Another important modification is that all three modular plans would cover up to \$10,000 for nursing care. However, naturopathy is not covered. Plans B and C offer coverage for vision care in the form of eye exams but not glasses or contact lenses. Travel insurance, trip cancellation insurance and long-term hospitalization are still included. Dental care is now available in modules A, B, and C. Major restorative surgery is not covered in the basic plan but is available in Module C. Life insurance is offered at one times your salary if you have the individual plan and two times your salary if you have the family plan, just as it is now. They removed accidental death and dismemberment insurance and replaced it with critical illness insurance. The plans offer a maximum of \$25,000 as a lump sum for critical illnesses at various percentages depending on the type of critical illnesses. In terms of costs, the rates increase or decrease depending on the plan. For example, if you pick Module B as a family membership, there will be a 1% increase, but if you add dental it would be a 24% increase in cost. The coverage for medication in modules A, B, and C, is 70%, 80%, and 90%, respectively.

Paul Jones: I can't make a decision until we have the actual dollar amounts. Wouldn't the cost vary according to how many people bought into each of the plans?

Ute Beffert: They will look at the whole package as a pool despite the differences in plans chosen by the members.

Doris Miller: What is excluded in the medication coverage in comparison to our old plan?

Alex Panassenko, JACFA Executive: It will stay the same.

Roxane Millette, Biology, was concerned about the differences between long-term disability insurance and critical illness insurance.

Ute Beffert: Critical illness insurance is in addition to the two years of short-term disability insurance we have already under our collective agreement.

Karl Raudsepp: Please clarify again what we are voting for.

Ute Beffert: We vote to either take the modular plan or reject it and go with the status quo.

Fiona Tomaszewski, H.E.P.S: Can you claim medical equipment?

Ute Beffert: This falls under "other expenses" and the modular plans use the same list of items covered as our current plan.

Fiona Tomaszewski: Retirement is a completely different plan?

Ute Beffert: Yes.

Andy Cuk, Theatre, Requested verification that the percentages were relative to the current plan we have.

Sandra Stephenson, H.P.R. spoke in favour of the modular plan because it offers more choice.

Cindy Edwards, English said she was hoping to get more insurance coverage, not less, which she believed the modular plan offered: "For me it looks like it is more expensive and has less coverage."

Greg Mulcair, Engineering Technologies, said that in regards to psychological services, Module C, the highest end coverage, is not even as good as what we have now. This is not going to benefit people with these medical issues.

Ute Beffert said that we could take this issue back to the RSA.

Greg Mulcair said that we should propose to them that the highest end should at least match what we have now.

Karl Raudsepp: I find that the modular system gives you more flexibility, but you get a lot less.

Andy Cuk: A big loss is that naturopathy is not covered. This plan rewards people who need things in the

short-term but not in the long-term as in the case with psychology services, which someone might need for weeks.

Stephen Bryce, Geosciences: I don't think that it is a good tradeoff to get money for critical illness instead of accidental death, which is cheap.

Chris Lardner, Physics: I never max out on things. This plan is pooled and so it is not a detriment to people who use it less. It seems like a win-win. Do we have any scenarios that show how people would get less or more back?

Ute Beffert: Module C will give you the most return. We don't have the actual costs available. We were not given the figures at the RSA, but I understand that it would be helpful.

Jim Leeke, H.E.P.S. spoke in favor of sticking with the old plan on the grounds that one gets less coverage with Module B. Insurance is insurance and its purpose is to be used when medical issues arise, but it is not about making choices to buy services at will. He said that he would vote against the module plan.

Alex Panassenko: Some faculty members think our current plan is too expensive, especially younger faculty because they don't use it. The RSA was worried that there would be a push to slash the plans so the RSA came up with the modules to mitigate this.

Tom Young, H.P.R.: Is it necessarily the case that any modular plan will be at an increased cost?

Ute Beffert: Yes.

Stephen Bryce, Geography, wanted to amend the motion, but *Ute Beffert* explained that we had to vote to accept the modular plan in principle first if we wanted to make any suggested amendments.

Stephen Bryce moved to extend the discussion by 10 minutes, which was passed.

Andy Cuk: This might not be the plan that we end up with?

Ute Beffert: Correct.

Paul Jones: We don't know if it is cheaper because we don't have anything to compare it with. We should move to demand a concrete proposal. This is an abstraction, I can't vote on. I am opposed to this option.

Fiona Tomaszewski: I am going to vote for it. There is no perfect plan. Flexibility is good and it will meet the particular needs of this diverse group.

Roy Fu, H.P.R.: Our current plan is crappy, because of flexibility at least this is less of a crappy plan.

Faye Trecartin called the Assembly to a vote on the two insurance motions.

Motion No. 1

That the JACFA General Assembly is in favor of:

A) modifying the health insurance coverage that currently exists under the FNEEQ policy to offer modular coverage, which would give members three options:

- I. the maintenance of an option that would provide coverage similar to what is currently provided at a similar cost¹;*
- II. the addition of an option that would provide better coverage at a slightly higher cost; and*
- III. the addition of a final option, which would provide less coverage than currently provided and at a cost below the current cost.*

B) modifying the existing dental insurance coverage by providing modular coverage with two options, one which would be slightly better than the existing coverage and another similar option that would exclude major restorative services. That dental insurance would be optional for the members².

C) modifying the contents of the existing basic life insurance coverage by providing a differentiated coverage, which would still be optional, depending upon whether one has dependent children or not, and replacing the accidental death and mutilation coverage with critical illness insurance coverage.

Motion No. 1 was DEFEATED with 16 in favor, 19 opposed, and 3 abstentions.

Motion No. 2

That the general assemblies mandate CFARR and the RSA to deal with any additional proposals or amendments that may arise from the foregoing consultation exercise with the member unions.

- FNEEQ Motion

¹ Subject to variations in the costs for the same coverage.

² Currently, if a union has a policy with dental coverage, all the union members must subscribe to it. What is being proposed here is that the decision becomes an individual one, regardless of the union one belongs to.

Motion No. 2 was PASSED unanimously with 34 in favor.

Faye Trecartin reminded the Assembly that we need a double majority for the Modular Plan to pass, i.e., a majority of teachers and a majority of unions in FNEEQ. We will have to wait until May to find out how the other teachers and unions voted in FNEEQ.

Additional Motions from the Floor

Stephen Bryce moved the following motion: *“Be it resolved that we mandate the JACFA representatives to the RSA to propose maintaining the current life insurance and group 4 coverage for options B and C.”*

Seconded by Daniel Gosselin.

Motion PASSED with 32 in favor and 5 abstentions.

Andy Cuk moved the following motion: *“Be it resolved that we mandate the JACFA representatives to the RSA to propose maintaining naturopathy for options B and C.”*

Seconded by Violane Arès.

Paul Jones: I will vote against it. There are no professional organizations that regulate naturopaths and there is little scientific evidence that naturopathy and homeopathy work.

Motion PASSED with 13 in favor, 12 opposed, and 8 abstentions.

Cindy Edwards moved the following motion: *“Be it resolved that we mandate the JACFA representatives to the RSA to propose that Module B and C include at least as much coverage as exists in the current plan in all groups.”*

Seconded by Violaine Arès.

Motion PASSED with 32 in favor, 1 opposed, and 4 abstentions.

Faye Trecartin proposed to table agenda items 2. Local Agreement Vote and 3. Strike Fund Discussion until the next meeting, so that we could move onto our discussion with our guest, FNEEQ Coordinator, Yves de Repentigny.

2. Local Agreement - TABLED

VOTE

Motion: *Be it resolved that the General Assembly mandates the JACFA Executive to negotiate and sign a local agreement establishing the composition and mandate of program committees and the General Education Committee based on the draft text that was circulated for consultation by email to JACFA members on February 13, 2012.*
- Executive Motion

3. Strike Fund: Union Dues Increase?(see article in [JACFA News](#))

DISCUSSION

TABLED

4. FNEEQ Pre-Congress Consultation

DISCUSSION

Guest: Yves de Repentigny, FNEEQ Coordinator

FNEEQ's Congress, our Federation's highest authority, wants to hear from you. FNEEQ is proposing two topics for discussion, though all other issues can be discussed:

- **The future of education and our profession**
How do you view the future of education and our profession? What worries you the most? What issues are priorities for you?
- **Our social commitment**
Our federation has always been an activist one on many fronts. Should we rethink how we operate? How do we respond to anti-union attacks? What is the best way to advance the values for which we stand? How do we encourage participation by younger union members?

Yves de Repentigny stated that he is visiting because FNEEQ wants our feedback on the issues above. He told us about the Federation Congress that will take place in May in Granby. We include Cegep teacher unions, university lecturer unions, as well as elementary school, high school, and private school unions. The Federation Congress takes place twice a year and all things pertaining to working conditions are discussed at these *regroupements*. The Federation Congress also discusses more global issues like e-learning. There are 93 unions in FNEEQ. We are here to discuss two topics, the future of education --

with issues like the move to privatize education -- and our social commitment -- with issues such as union bashing.

Doris Miller said she understood that FNEEQ is interested in sustainability, but she would like to see more union activity on biodiversity and the environment. She thought that the future of education is out of our hands too. The government does not listen to our suggestions.

Stephen Bryce didn't agree with Doris Miller. He thinks that he has lots of freedom and autonomy as a teacher. This is what he wants our union to defend. He warned that governments were moving toward a trend in which merit pay was the carrot and evaluations were the sticks. Evaluations require "standards," set by governments which would limit teachers' freedom. We want to protect our professional autonomy.

Paul Jones spoke about the "war against teachers" in USA. Teachers' merits are being judged by the performance of their students on standardized tests. This is happening closer to home with the Harper government. Trade unionism has to be restored to its central place in society. This is what FNEEQ should work on.

Roy Fu was concerned that we don't seem to have a planned presence in the student movement against tuition hikes. Social inequality is at the basis of poor performance on standardized tests; therefore, we need to take a stand against global capitalism. We need to educate the membership about the connection between education and capitalism.

Peter Solonysznyj, H.E.P.S., thought that union has to have a serious discussion of the issue of the role of unions in society and setting priorities of what the union should defend. Non-public sector unions are in decline in Canada. Participation in unions in general is in decline. Governments are faced with major deficits and so the government will make choices on how resources will be allocated. We are going to be faced with FNEEQ having to decide what we want to maintain -- where to put our priorities. What we have is collective bargaining. The unions have to demonstrate that they can deliver reasonable services in exchange for our union dues or we will go the route of private sector unions -- the way of the dinosaur. Unions have to demonstrate their usefulness on issues like delivering a decent collective agreement with decent retirement and insurance plans.

Roy Fu disagreed because story of the endless demands on public funds is part of capitalist discourse. Our union should critique this discourse.

Roxane Millette thinks the low participation of younger members in unions is because government decrees our collective agreements, so they say, why participate in unions?

Paul Jones pointed out that we negotiated the last agreement. It wasn't decreed: "We decreed ourselves." We have to win back our right to collective bargaining. Governments have always argued that there was not enough money.

Doris Miller thought we needed a press attaché to get our position out to the media on a regular basis.

Motion to adjourn by *Karl Raudsepp*.

Seconded by *Candis Steenbergen, H.P.R. and JACFA Executive*.

Motion accepted unanimously.