

# WLU RETIREES' NEWS

A Publication of the Wilfrid Laurier University Retirees' Association

To contact the executive: [retirees@wlu.ca](mailto:retirees@wlu.ca) WLURA website: [www.wlura.ca](http://www.wlura.ca)

Fall 2022

## Thoughts on the War in Ukraine

Guest Presentation  
by Prof. Alistair Edgar

by Gerry Schaus

As the world watched aghast at a month-long unprovoked Russian onslaught against Ukraine, the Retirees' Association had a chance on March 25 to try to make sense of what we were witnessing. An audience of thirty of us gathered on Zoom and had the pleasure to listen to the well-informed thoughts of Professor Alistair Edgar, Political Science, WLU (with cross-appointment at the Balsillie School of International Affairs) about this deeply disturbing conflict.



Alistair Edgar

Prof. Edgar is an editor of *Global Governance: A Review of Multilateralism and International Organizations* and a series co-editor for the Academic Council on the United Nations System (ACUNS) Series on the United Nations. He served as Executive Director of ACUNS from 2003 to 2008 and from 2010 to 2018 and he is also president of

the Canadian Landmine Foundation. Perhaps just as significantly, Prof. Edgar was a British Army officer trainee focusing on anti-tank battle strategy and tactics in the early 1980s, and after his undergraduate degree, he carried out graduate research with International Staff at NATO in the early post-Cold War years, 1989 – 91, when NATO-Russia Partnership, Partnership for Peace, and new Alliance membership processes were being discussed. In the mid-1990s he was running classes in Russian Foreign Policy at Moscow State University taking WLU students to Russia for overseas experience. He also worked in the Ural Mountain region of Russia from the late 1990s to the early 2000s with a Gorbachev Foundation project before new Russian rules under Putin closed down such “foreign funded” initiatives.

Prof. Edgar vehemently rejects any notion that NATO is at fault for the current situation. He himself was working with NATO at the time that the USSR collapsed and former Soviet allies wanted to join the North Atlantic Treaty Organization. At that early time there was no sense of victory or

triumphalism in NATO about the collapse of the Soviet Union. In fact, there was a real puzzle as to what to do about these European countries, once subject to the USSR, who were turning to the West. The reason why these countries very quickly applied to join NATO was that they regarded it as the first step towards membership in the EU or at least gaining access to European markets. Alistair himself was asked to provide a report on what membership for Ukraine in NATO would mean, and his reply to NATO was “Not now, and probably not in the future.”



Map of Russian Invasion, March 25, 2022

Regarding the ridding of stockpiled nuclear weapons from Ukraine and two other old Soviet allies, two formal agreements addressed the problem: the Lisbon and then the Budapest Agreement of 1994. In the latter, Ukraine was given “security assurances,” but not guarantees, by the USA, by the UK, and by Russia that its sovereignty would be respected, in exchange for giving up its nuclear weapons and enriched uranium. None of the three major powers were willing to give anything more than assurances of this agreement. Even in 1992 – 93, the ultra-nationalist leaders in Russia were refusing to agree that Crimea was part of Ukraine. The pot had already begun to simmer.

Young Vladimir Putin was a lieutenant colonel in the KGB in the late years of the Soviet Union, serving 16 years as a foreign intelligence officer, but he was unheard of in the West until he threw his hat into the political arena. He has always been an ultra-nationalist. He served two terms as president from 2000 to 2008, then as premier from 2008 to 2012, when he manipulated the Russian Constitution to allow himself to serve further terms as president. It was Putin who launched the Second Chechen War where the

Russian army reduced the capital city, Grozny, to rubble and atrocities were common. He also brought the might of the Russian army against Georgia by provoking a conflict on its northern borders and then battering it and taking a good chunk of it for Russia. This was because the Georgians were turning to the West. The Ukraine conflict is now unfolding the way the Georgia conflict did, according to Prof. Edgar, but there, in 2008, only about 260 people were killed. The same reasons, the same provocations, the same support for separatists within the country occurred, with a swift military “operation” planned, in order to settle Ukrainian politics in Russia’s favour.

Alistair also addressed the role of the United Nations in the current crisis in Ukraine. He emphasized that the UN is working on the ground to process the millions of displaced persons and give them support, while the UN’s World Health Organization is working with Ukraine to help provide food and medical supplies. UNICEF is also active in providing support to the children and displaced families in Ukraine. With open votes in the General Assembly of the UN, 140 countries have voted to condemn Russia’s attack on Ukraine while only five countries voted against the motion, including Russia, Cuba, Eritrea, Belarus, and North Korea. The International Court of Justice has already given a ruling that the invasion of Ukraine was illegal, even though Russia did not show up at the hearings to advocate against the ruling. There are also now investigations under way by the International Criminal Court regarding possible war crimes by Russia, which are another potential moral blow to Putin. Prof. Edgar, however, stressed that the imposition of sanctions on a country will not by themselves topple a regime – witness North Korea, but it may encourage internal dissent within Russia and perhaps at some point, lead to a replacement for Putin within Russia’s government.

The people who have fled Ukraine to EU countries are seeking refuge, but they are not yet “refugees” by definition, so the use of the term by the media is not correct as long as these displaced persons have not been granted official refugee status. Instead, they are being given temporary shelter within these EU countries, as an automatic one-year stay with Temporary Protective Status. A second-year extension is easily provided with the same status through EU mechanisms, while a third-year requires closer discussion.

In the Q & A session that followed Prof. Edgar’s talk, the audience had a chance to unburden itself. What is China’s reaction to the unprovoked invasion of sovereign Ukraine? What is a likely endpoint to this War? What is Putin’s internal opposition like within Russia? What is the position of the Russian Orthodox Church? How have other institutions within Russia, such as universities, reacted? Each of these questions was carefully addressed by Alistair drawing on a wealth of information and experience. China is an awkward position especially due to its designs on Taiwan, but likely won’t appreciably support Putin’s attack.

The War may end with land concessions to Russia and Ukraine may promise not to join NATO, but Ukraine will insist on ironclad guarantees of its security this time. Putin is popular with many Russians because he brought stability and order to a chaotic country after the fall of the Soviet Union. The Russian Orthodox Church supports Putin since he supports the Church, even if Church leaders are not especially happy with the devastation in Ukraine. Six hundred university rectors in Russia came out with a statement supporting the special operation in Ukraine, although the military college that trains Russian officers was opposed to the operation before it began.

In the end, the audience was left much better informed about the War and happy to have benefitted from Alistair’s expertise, but still puzzled, frustrated, and probably angry that such a disaster could have happened to a peaceful democratic country on Europe’s borders.

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## The Worldwide Destruction of Our Cultural Patrimony

by Gerry Schaus

After Alistair Edgar’s excellent presentation on March 25 about the political aspects of Russia’s invasion of Ukraine, it seemed appropriate, if not so immediately concerning, to consider a lesser aspect of this conflict, but one that’s part of a global phenomenon, the destruction of *our* – meaning all humanity’s – cultural patrimony, through war, religious and political zealotry, treasure hunting, environmental damage, and other causes. Here, we’re talking about the significant remains from past human activity preserved to humans now, and for the future, if only we care to protect these remains.

This is a topic of far-too-great a scope for a 45-minute presentation, so the focus of my presentation on April 22 was to convey the massive size of the problem through just a few examples, some current and well-known to most people, others less-well known from the past, and ones that I have experienced in the course of my field work.

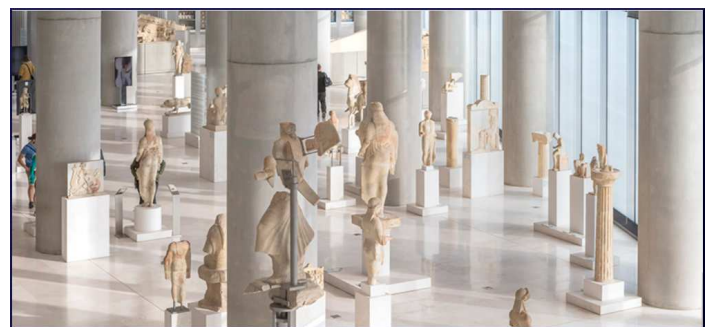


Fig. 1: Marble statues from Persian destruction 480 BCE, Acropolis museum

With the attack by Russia in late February this year, Ukrainians immediately sought to protect their cultural treasures, especially in Lviv, their cultural capital, by moving them to safer quarters, for example, in the Sheptytsky National Art Museum, or just by wrapping statues protectively where they stood in city squares. Some 2,500 years ago, the Athenians failed to do this when the Persians, under King Xerxes, invaded Greece. The result was horrendous vandalism of statues and buildings all over the Acropolis. Now, of course, we can tell ourselves how lucky we are to be able to enjoy these great treasures preserved surprisingly well from the past because Athenians buried the ruined monuments as garbage when the Persians left. But it took 2,350 years for us to find these discarded treasures, clean and conserve them, and put them back up on display in the Acropolis museum (see Fig. 1).



Fig. 2: Giant statue of Buddha, Bamiyan, before destruction

Twenty years ago, two magnificent statues of Buddha dating back to about 600 CE, located in Bamiyan, an isolated district of Afghanistan, were totally destroyed by Islamic fundamentalists, since the Taliban regarded them as examples of idolatry. The fate of these world-heritage figures saddened the hearts of many around the world. Now the Afghans, deeply regretting what they did, are allowing UNESCO and other organizations to rebuild the Buddha statues from the small frag-

ments that remain. You just shake your head (Fig. 2).

Ten years ago, while with a group of Laurier archaeology students on the Black Sea coast of Romania on a training dig, I was scheduled to give a lecture on a Sunday afternoon. The talk was delayed for two hours for reasons unknown to us waiting at the hotel. It was because Romanian archaeologists coming for the talk discovered a professional couple, one a surgeon and the other a lawyer, using a metal detector on the site we were digging. They were using the detector to find antiquities for their own personal collection at home in Vienna! The two of them could have been sentenced to ten years in prison for this theft and destruction, but instead, they were fined and required by police to sit in the front row of my lecture to hear what I had to say about the important results of proper archaeological field work at ancient Stymphalos. It's the only time that criminals have been punished by having to attend one of my lectures. I hope they learned their lesson (Fig. 3).

It's at Stymphalos where I've come across four more types of cultural destruction in recent years. One was deliberate vandalism of sturdy information signs describing the



Fig. 3: Amateur metal-detector looters at ancient Argamum, Romania

results of our excavations in the residential part of the ancient city for any visitors who came by. A second instance was a local farmer ploughing up an area near the famous lake, home to the mythical Stymphalian birds, clearly in an archaeologically-protected zone. This was done as much out of spite against archaeologists as for any productive agricultural purpose. A third was wide-spread digging in several parts of Stymphalos where the operators of a metal-detector had illegally found metal objects close below the surface and decided to dig them up. Ancient coins were likely their primary goal, but any metal objects, including jewelry, would be welcome, no doubt. In any case, the illegal intrusions ruined the top strata in various swaths for any future archaeological work.



Fig 4: Looters' tools left behind at the cave sanctuary, Stymphalia

The worst example of cultural destruction in that region has taken place over the past thirty years at a rich cave-sanctuary site, isolated near the top of Mt. Oligyrtos, overlooking the valleys of ancient Stymphalos, Orchomenos, and Pheneos. Here, looters of the sanctuary site have systematically excavated deep and wide trenches, moving hundreds of cubic meters of soil, in search for buried treasures, most likely so they could sell them on the black market (Fig. 4). Greek authorities have known about this illegal work since 1994, but haven't been able to protect the site because it's so inaccessible. My fourth visit to the site this past October revealed just how bad the on-going destruction has been. A Greek friend who runs the small village ethnographic museum in nearby Lafka, has tried for years to salvage some of the thousands of fragments of figurines, jewelry, cult bric-a-brac and pottery left behind by the looters in their spoil

heaps, just so we would have some knowledge of the votive gifts left at the site in antiquity and what the looters may have taken home as a reward for their despicable destruction (Fig. 5).



Fig 5: Salvaged terracotta figurines from the cave

These are all sad examples of the permanent loss of our cultural heritage, but they are just minor examples of what's going on all around the world, every day, year after year. Most of this destruction goes on undetected and unpunished, certainly without there being sufficient deterrents to stop it. The Greek archaeological service visited the cave sanctuary again in 2020 after a new report of recent looting reached their ears. They painted a red circle with an X within it on the cave wall to show that it's a protected site! Austrian friends climbed up to see the site later in 2020 after we told them what was going on, and they left behind a goat's skull mounted on a stick right beside the red circle. Pardon my lack of faith in voodoo as a means to discourage looting, but the options are limited, and in desperation, we're sometimes willing to try anything.

## Issues of Cyber Security and Access to WLU's Email System by Retirees

by Gerry Schaus

On April 28, the WLU Retirees' Association was pleased to host a special virtual presentation by Nela Petkovic, (Chief Information Officer for WLU), Scott Elliott (Director of Information and Computer Technologies, Infrastructure and Information Security), and Yi Ruan (WLU's Internet Down-

load Manager and Security Manager). This presentation was prompted by problems that several of our members were having in accessing the archive of their WLU email account and, indeed, access to the WLU email system as a whole, especially with recent changes introduced to improve cyber security.

The presentation focused on two main issues – cyber security in general at a time when hacking into computer systems and databases has become a worldwide plague, and the steps recently taken at WLU to provide additional security for users of the University email system and other computer-accessed services such as through Jatheon, LORIS and Eduroam.

Nela and Scott stressed that the use of a password to access accounts, i.e., a single line of defense against hackers, is becoming a thing of the past, and that additional lines of defense are now increasingly necessary. At present, 81% of security breaches are due to weak or stolen passwords. We heard that with current computer capabilities, an eleven-character password using upper-and-lower-case letters as well as additional keyboard characters takes about 41 years for a computer to crack. With faster computers, this time will be reduced exponentially. But by “phishing” for passwords by spoof emails and “spear phishing” with a more customized approach, computer accounts can be readily broken into. Nowadays, “ransomware” is the largest cyber threat. By freezing computer systems or locking users out of their own accounts and demanding something in order to permit access, hackers are gaining financially and informationally rewarding returns on their criminal efforts. Every year between 2018 and 2020, ransomware attacks increased by 500% and one in every 3,000 emails is a phishing one. And the main target for ransomware attacks (63% of them) is in the area of education.

Hackers can sell your personal information once they get it, and hackers can be hired to steal information from specific organizations. Five Canadian universities were recently targeted in these attacks.

To counter these cyber threats, better security measures have been taken, as we're probably all aware. One of these measures is the rise of Multi-factor Authentication (MFA). Here a more complex password is required, a series of personal security questions must be responded to, and a text message or email with a verification code is sent to users, for example. WLU introduced MFA last year. By May 1, 2022, to access WLU computer systems, 89% of accounts and users have been moved to this MFA method. We were told that Jatheon security access now requires a VPN (virtual private network) MFA as of November 2019 and through Jatheon, we can now reach our email archive for the WLU email accounts many of us still have. This is important for many reasons such as research projects or legal matters.

After the presentation, Nela, Scott, and Yi responded to questions from among the 32 members of the Zoom au-

dience. One take-away was that over this past summer a few more retirees (I was one of the early ones last spring) would be introduced to this MFA security system, and the rest who still use WLU computer systems should expect to see this increased cyber security in the near future.

### In Memoriam

- ◆ **Helen Melichercik** March 13, 2022 <https://erbgood.com/tribute/details/15968/Helen-Melichercik/obituary.html>
- ◆ **Helen Healey** August 6, 2022 <https://www.arbormemorial.ca/glenoaks/obituaries/helen-elizabeth-healey/90424>
- ◆ **Herbert Allen Whitney** September 21, 2022 <https://www.mccallgardens.com/obituaries/herbert-allen-whitney>
- ◆ **Fred Nichols** October 14, 2022 <https://www.dignitymemorial.com/en-ca/obituaries/kitchener-on/fred-nichols-10969831>

## President's Message

by Gerry Schaus



Gerry Schaus

While I sit down now and write this note to members, I remain President of WLURA for another few weeks, but I anticipate that when you get to read this, I'll be "Past President," and either someone else will be introducing him or herself to you as "President," or the position will be vacant and the organization will be facing a bit of a slippery patch. At the last Executive meeting in March, I asked for volunteers for people to sit on a nominating committee to replace Joan Kilgour as Secretary and me as President. *No one* stepped forward just to sit on the nominating committee – forget about volunteering to stand for Secretary or President! I console myself, I suppose, by accepting that it's the nature of the organization, during times of Covid, that retirees are just that, retiring from common activities of all kinds. Still, it's been a pleasure and very rewarding to serve as WLURA President, and my successor, if one is found, will find the Association in good shape financially and heading in a good direction in terms of its mission. The new student bursary sponsored by WLURA to help financially strapped WLU undergrads is a sign of that good direction. Please consider making a donation to it! Some students really need you.

Thank you to all who have helped keep the Association running over the past four years, especially Frank Millerd, as Past President, whom I have relied on regularly for advice and tasks of many kinds. The Association owes him a special debt of gratitude. As for me, besides continuing to help the organization as Past President, I intend to work on several on-going research projects that were committed to years ago. I hope to finish one of them, but am not so sure about two others. The clock's ticking and we know what that means. It would be nice to do some vacation travelling with my wife rather than always going on work-related trips. We had one stretch of 14 years without a family vacation, as I recall, and other stretches that weren't quite that long, but still vacationless. I'd like to see the Grand Canyon some day, if it weren't in a country I'm trying to avoid! There's always my old stomping ground, the Maritimes, that still holds a warm place in my heart. So much to do, so little time.

Let me close by encouraging every member of the WLU Retirees' Association to enjoy the many benefits of your membership and keep an eye open for a chance to help the Association when it needs you. Let's hope that the WLU President's holiday dinners begin again this year, in early December, the pandemic now waning, so we can all get together and remember our years of working for a great employer with a wonderful group of colleagues and friends. So, wishing everyone a fun and safe summer,

## CURAC Affinity Agreements

by Frank Millerd

### Registered Teachers of Ontario Plans

Members of WLURA can join the Retired Teachers of Ontario (RTO) and participate in RTO's group plans. You must be a member of RTO (fee is \$70 per year) to join an RTO group insurance plan, but you can join RTO without joining an RTO plan.

### RTO Extended Health Care Plan

- ◆ Pays for eligible expenses not normally covered by a government health insurance plan and that are recommended medically necessary.
- ◆ Includes, with some limitations, prescription drugs, vision care, eldercare guidance, paramedical practitioners, aids and appliances, and care after dental accidents.
- ◆ Comprehensive travel medical and trip-cancellation insurance for 93 days per trip.

Retirees not now members of WLU or another extended health care plan, or those wishing additional insurance, may join RTO and the RTO Extended Health Care Plan. RTO members currently in Laurier's plan will be accepted into the RTO Extended Health Care Plan without a

medical questionnaire. Coverage also available for a spouse and dependent children.

**Joining RTO to ensure that the surviving spouse or partner is eligible to join RTO group plans:**

- ◆ The surviving spouse of a deceased retiree may join RTO and RTO's plans only if the deceased retiree was an RTO member at time of the retiree's death.
- ◆ After a retiree dies, health and dental benefits from Laurier for a surviving spouse and eligible dependents continue for two years.
- ◆ A surviving spouse who joins the RTO plan within two years of the retiree's death and is still a member of Laurier's Group Benefits Plan will be accepted into the plan without a medical questionnaire.
- ◆ A retiree may want to join RTO to ensure that the surviving spouse is eligible to join RTO and their group plans.

RTO does not offer stand-alone travel insurance but their full extended health care package includes competitive travel and trip-cancellation insurance.

### Travel Planning

**Collette Travel:** Inquiries and bookings can be made at [1-855-394-8687](tel:1-855-394-8687) or through a travel agent. CURAC members save \$100 per person on all tours, all dates. Mention your CURAC membership when calling. Use code CURAC-SAVE for seasonal offers up to \$500 off per person. [www.gocollette.com](http://www.gocollette.com)

**Trip Merchant:** At the website [www.curac.tripmerchant.ca/](http://www.curac.tripmerchant.ca/) enter the CURAC password: CURACTM18 Mention your CURAC membership when inquiring.

**Trip Insurance:** Johnson Inc. offers two Trip Insurance plans to CURAC/ARUCC members.

- ◆ MEDOC Travel Insurance provides emergency health care as well as trip cancellation or interruption coverage.
- ◆ Stand Alone Trip Cancellation Insurance for those who already have out-of-province medical insurance. The coverage is per person per trip for an unlimited number of trips per year at a low annual premium to cover an individual, a couple, or a family. Extended family members or friends of CURAC members are also eligible.

For information on the policies and how to enrol, go to: [curac.johnson.ca](http://curac.johnson.ca).

Members who do not see a fit with the above may contact Securiglobe ([1-888-211-4444](tel:1-888-211-4444)), a broker that endeavours to match individual clients to insurance coverage that suits their needs.

### Home and Car Insurance

Waterloo-based Economical Insurance, a leading property and casualty insurer, offers auto and home insurance at advantageous rates to CURAC-affiliated retirees. You may call [1-866-247-7700](tel:1-866-247-7700) for a quote or go to: [www.economicalgroup.com](http://www.economicalgroup.com), using discount code E2413.

### Pet Care Insurance

PetSecure offers retirees affiliated with CURAC pet insurance at advantageous rates. PetSecure is a member company of Economical.

Visit [petsecure.com/group](http://petsecure.com/group) for information.

For further information on all affinity agreements go to the CURAC web site [www.curac.ca](http://www.curac.ca) and click on Member Benefits.

## Corona Precautions

I went to the bathroom at a restaurant.

I washed my hands. Opened the door with my elbow. Raised the toilet seat with my foot. I switched on the water faucet with a tissue. Opened the bathroom door to leave with my elbow.

And when I returned to my table I realized I'd forgotten to pull up my pants!

### Also overheard . . .

- ◆ Pretty wild, how we used to eat cake after someone had blown on it . . . good times.
- ◆ I'm not adding last year to my age; I did not use it.

## Pension Update

by Alastair Robertson

### The University Pension Plan (UPP)

Laurier continues to explore joining the University Pension Plan (UPP), a multi-employer, jointly sponsored pension plan (JSPP) offering a defined benefit pension. At present, four Ontario universities are participating: Guelph, Queen's, Toronto, and Trent. WLU has now formally invited the Wilfrid Laurier University Faculty Association (WLUFA) to consider converting its members' pensions from the WLU Pension Plan to the UPP. WLUFA responded with information sessions for its members, and will enter into negotiations with the University to resolve any outstanding issues of concern before holding a membership vote to determine support for joining the UPP. Our other union groups will receive similar invitations.

If Laurier joined the UPP, plan members who retired prior to conversion would not have any change in their pension benefits. At conversion, all pension benefits earned under the WLU Pension Plan would be preserved, transferred to UPP, and paid by the UPP. Current retirees would continue to receive annual indexation adjustments to their Money Purchase Pension (MPP) and Minimum Guarantee

Pension (MGP) in accordance with the provisions of the Laurier plan at the time of their retirement. Under provincial pension legislation, conversion of the WLU Pension Plan to the UPP can proceed only if at least two-thirds of active (currently contributing) members of the Laurier plan consent, and no more than one-third of the plan's inactive members (retirees and former employees entitled to deferred pension benefits under the Laurier plan) object. The University is required to provide all plan members with prescribed information that permits a well-informed and well-considered decision.

In the view of pension experts, jointly sponsored pension plans (JSPPs), like the UPP, offer a sound framework to support secure and sustainable defined benefit pensions. This is confirmed by the history of other Ontario JSPPs, including those for teachers (OTPP), municipal employees (OMERS), and healthcare workers (HOOPP). Multi-employer plans are not dependent on the financial health of a single employer and thus have a reduced risk of plan wind-up or termination. Moreover, in a JSPP, employers and plan members share equally in the funding, administration, and governance of the plan, and have a joint obligation to ensure that the plan remains financially sound. As of December 31, 2021, the UPP was fully funded with a going-concern funded ratio of 111%. Should a future funding shortfall arise, the UPP's Joint Sponsors can address that shortfall by approving an increase in pension contributions (from employer and employee) or a reduction in pension benefits (for future service).

The UPP is a large plan with over 37,000 members and \$11.8 billion of assets under management. By comparison, the WLU Pension Plan has about 3,000 members and some \$0.9 billion in assets. The larger size of the UPP offers definite advantages, including greater opportunities for asset diversification through investment in alternative assets (such as infrastructure, real estate, and private equity), in-house investment management and the ability to attract top management talent, and greater scope for operational economies of scale and administrative efficiencies.

### Laurier Pension Plan Rate of Return and Funded Status

This year most pension funds have suffered negative rates of return as worries about accelerating inflation, rising interest rates, and a possible economic slowdown precipitated a global market meltdown. For the period January 1 to August 31, 2022, the Laurier pension fund earned a year-to-date rate of return of - 3.11%. This sharply contrasts with our experience in 2021 when buoyant markets contributed to strong investment gains.

The latest actuarial valuation of the WLU Pension Plan, which compares the plan's assets to its pension liabilities, shows that at December 31, 2021, the plan was fully funded with assets slightly in excess of liabilities. When val-

ued on a going-concern basis, which assumes the plan continues indefinitely, the plan's funded ratio (assets divided by pension liabilities) was 102%, an increase from the corresponding ratio of 99% recorded at April 30, 2019, the date of the last filed actuarial valuation. When calculated on a solvency basis, which assumes that the plan is terminated at the date of valuation, the plan's funded ratio was 104%, an increase from the corresponding figure of 95% at April 30, 2019. These improvements in funded status were principally attributable to stronger-than-expected investment returns whose effects on the value of assets more than offset the impact of lower discount rates on the value of pension liabilities.

## Follow-up to September Benefits and Pension Meeting

### Retiree Resources on the WLU website

<https://www.wlu.ca/about/working-at-laurier/faculty-and-staff-resources/retiree-resources.html>

### Pension Portal (updated September 28, 2022)

<https://wlu.penproplus.com>

On the Pension Portal, retirees can:

- ◆ Review personal pension information
- ◆ Review plan information
- ◆ Access your recent indexation letters
- ◆ Review beneficiaries
- ◆ Find forms and information

If experiencing portal issues, contact the Laurier Pension Contact Centre 1-844-342-3624. The first login will require a new password. Use "forgot password" to set a new password.

### Benefits and Pension Contacts

For benefits information, contact: Sun Life, 1-800-361-6212, [benefits@wlu.ca](mailto:benefits@wlu.ca).

Emergency out of country coverage through: Sun Life and Allianz Global Assistance, 1-519-514-0351

For pension information, contact: Laurier Pension Contact Centre: 1-844-342-3624, [retirement@wlu.ca](mailto:retirement@wlu.ca).

### WLU Human Resources Contacts

- ◆ Cole Moder, Pension and Benefits Specialist, 519-884-1970 ext.4368 [cmoder@wlu.ca](mailto:cmoder@wlu.ca).
- ◆ Krista Boertien, Director, Total Rewards, 519-884-1970 ext.4487, [kboertien@wlu.ca](mailto:kboertien@wlu.ca).

## Questions and Answers from the September Meeting

Replies from Human Resources to questions raised at the September 30 meeting

**Question:** Are there any carriers that you know of that will offer supplemental out-of-country travel insurance?

**Answer:** Here are a few options; we do not have an affiliation with these insurers, but they may provide possibilities for the retirees to explore independently:

- ◆ Royal Sun Alliance: <https://www.rsagroup.ca/> or <https://www.rsatravelinsurance.com/customer-help>
- ◆ Allianz: [https://www.allianz-assistance.ca/en\\_CA/customers.html](https://www.allianz-assistance.ca/en_CA/customers.html)
- ◆ Medavie Blue Cross. <https://www.medaviebc.ca>

**Question:** When you have the Laurier plan out-of-country coverage and you also have independently obtained supplemental out-of-country coverage, which insurer is first payer should a claim need occur?

**Answer:** The plan member can choose which plan they submit to first. If they submit to Sun Life second they will need to be sure to submit as a co-ordination of benefits claim and include what was paid by the other carrier.

## Notes from WLURA

Emergency health care insurance is also available through CURAC affinity programs.

- ◆ MEDOC Travel Insurance provides emergency health care as well as trip cancellation or interruption coverage. For information go to: [curac.johnson.ca](http://curac.johnson.ca).
- ◆ The RTO extended health care plan provides travel medical insurance as one of the plan's benefits.  
Re: travel medical insurance through Allianz:
- ◆ As part of WLU's extended health care plan, travel medical claims submitted to Sun Life are handled by Allianz. These travel medical claims through Sun Life are subject to the \$30,000 annual maximum.
- ◆ You can also separately purchase travel medical insurance from Allianz. If a separate Allianz policy is purchased, claims would be subject to the maximum in the separate policy.

## Upcoming Gatherings

The next few gatherings will be a hybrid of in-person and by Zoom. Keeping with university policy, masks should be worn at the in-person gathering in the 202 Regina lounge.

**Friday, November 25, 2022, 2:00 p.m.**

David Peirson on travels in the Arctic

**Friday, January 27, 2023, 2:00 p.m.**

Fred Leutenegger, apiarist

**Friday, February 24, 2023**

Lyle Friesen, songbird biologist, retired from Environment Canada

**Friday, May 26, 2023**

Brad Dunbar, Certified Public Accountant, on tax advice

### WLURA Executive 2020 – 2022

#### *President*

Gerry Schaus • 519-886-4428

#### *Past President*

Frank Millerd • 519-576-3468

#### *Secretary*

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