



Telephone Retirees Association of Manitoba – TRAM

P.O. Box 23063, Winnipeg, MB R3T 5S3

Website: www.traminfo.com

April 2016 Update

Retiree Pension Reps Report on the MTS DB Pension Plan To TRAM Members.

Surplus Implementation Committee

The last Surplus Payment file sent out was in late March for approximately \$550K. That leaves \$5.3M still to be distributed at the end of March of which the majority is unlocated estates or estates lacking proper documentation (\$3.277M). Equifax is in the process of looking for unlocated estates or individuals. Towers Watson, MTS and the CSSB are working diligently to review and collect further documentation, locate the unlocated while continuing to make payment of settlement amounts once all is in order.

Please direct Questions on the surplus distribution toll-free to 1-844-380-2474 or to e-mail address pensionsettlementquestions@mtsallstream.com

DB Pension Committee

The Committee reports to the Audit Committee of the Board of Directors and meets twice a year. Last year we met on June 23, 2015 and Dec. 11, 2015. The next pension committee meeting will be in June, 2016 at which time we will review the latest Annual Valuation Reports (AVR) of the Pension plan as at Jan. 1st, 2016 for the year of 2015. We will also receive updates on the status of the surplus distribution.

Yours truly,

J. Larry Trach
Retiree Representative
MTS DB Pension Committee

TRAM Annual Membership Dues remain at \$10/year. Check your address envelope for your personal status. As at March 31, 2016, our records indicate your Annual Dues contributions as follows:

- A++ - 2016 Dues received & Future dues of \$10 or more received.
- A+ - 2016 Dues received.
- B+ - 2016 Dues outstanding but prior dues received.
- C - 2016 and 2015 Dues are outstanding.
- D - 2016, 2015 and 2014 Dues are outstanding.

**** TRAM Members with outstanding dues for 4 or more years are considered "Inactive".**

MTS Retirees BLUE CROSS Health Care Insurance

Our BLUE CROSS Healthcare benefits focus group has met with HUB International/STRATA Benefits in early April to:

- Review the Financial position and past year performance of our Blue Cross benefits plans,
- Focus on increasing plan maximums, reducing or eliminating deductibles, and obtaining new and broader benefits coverage, based on your submitted comments and ideas for plan improvements.

Recommended Changes to BLUE CROSS Plans

- Remove Extended Health deductible \$50 / \$100 - monthly cost: \$1.80 sgl/ \$3.40 fam (Plan D)
- Reduce Drug deductible to \$50 / \$100 - monthly cost: \$1.91 single/ \$3.62 family (Plan C)
- Remove Dental deductible \$50 / \$100 - monthly cost: \$3.16 single/ \$6.94 family (Plan D)
- Increase Private Duty Nurse maximum – no additional cost (Plans B, C, D)
- Increase Hearing Aids maximum – no additional cost (Plans B, C, D)
- Add Orthotics coverage – no additional cost (Plans B, C, D)

Deductible reductions and those associated premium adjustments are deferred until Jan. 1st, 2017. As yet, we are unable to extend a plan re-opener or allow for a one-time plan/tier move to increase benefits.

MARGE Health Care Insurance *(Manitoba Association of Retired Government Employees)*

This was brought to TRAM's attention in late November 2015 as an alternative to MTS Retirees BLUE CROSS Plans. TRAM neither recommends nor discourages participation in either MARGE or MTS Retiree Health Care Plans. Below are some of the Conditions and Considerations you **must** be aware of:

- MARGE Health Care Benefit Plans are available Only to MARGE members.
- MARGE Eligibility - MTS Retirees who as Employees, contributed into the CSSF (Provincial) Pension Plan while MTS was a "Crown corporation", AND who have not withdrawn their pension from MTS Defined Benefit Pension Plan, can join MARGE. See website: www.mbgovretirees.ca
- MARGE has NOT provided a written guarantee/assurance to TRAM, that MTS Retirees obtaining an associate membership in MARGE (to purchase EHC benefits), will not have their membership denied or revoked in the future.
- MARGE annual dues are \$15.00 per year, and are additional to any Healthcare Plan Insurance premiums.
- Both Basic and Enhanced Extended Health Care plans are available from MARGE.
- EHC Plan coverage detail information is available at website: www.johnson.ca/marge
- A comparison between MARGE EHC plans and MTS Retiree BLUE CROSS plans is available at website: www.traminfo.com
- Upon leaving the MTS Retiree's BLUE CROSS Plan, You CANNOT rejoin this insurance plan in future.

Request from TEAM to All TRAM members - Please Say NO

In the coming days or weeks you may be contacted by MTS, asking if you would be willing to work at MTS during a strike or lockout. Please say "NO".

After only eight negotiation meetings and no discussion of monetary issues, MTS has suddenly applied for a federal conciliator. Is MTS preparing for a strike or lockout this summer?

In every contract negotiation since their inception, TEAM has avoided work disruptions, and wants to do so again. TEAM asks that TRAM members play a vital role in aiding a quick resolution by refusing to scab for MTS during a strike or lockout.

TRAM supports maintaining and strengthening the goodwill between our two organizations and members.

NOTICE OF MEETING

To all members of the Telephone Retirees Association of Manitoba Inc. (TRAM)

Take notice

That the 17th Annual General Meeting of TRAM will be held on Tues. May 31, 2016 at 1:00 PM

IMPORTANT – CHANGE OF LOCATION

The Masonic Memorial Temple

420 Corydon Avenue, Winnipeg, MB (Confusion Corner)

The agenda for the meeting will include, but is not limited to:

1. Approval of AGM 2015 minutes
2. Election of officers (see proxy form)
3. Approval of Financial (Audited) Statement
4. Pension Representative Report
5. Such other business that may be properly be brought before the meeting

Enclosed is the proxy form which includes the report of the Nominating Committee. Our Constitution requires 10% of the Membership to be present in person or by proxy. If you cannot attend in person, **please forward your proxy to the Chief Scrutineer by return mail.**

Five (5) Members may nominate a member for any of the Executive Positions provided this nomination, together with the written consent of the Nominee, is received by the Chief Scrutineer on or before May 17, 2016. Please address your submissions as follows:

Chief Scrutineer - TRAM

P.O. Box 23063

Winnipeg, MB, R3T 5S3

Dated this 3rd day of April 2016

Glen McCoubrey

Secretary TRAM

TRAM AGM May 31, 2016 - Notice of Motion #1

Election of Defined Benefits Pension Plan Retiree's Representative

Whereas:

The Supreme Court of Canada recognized TRAM as the MTS Retirees' Representative organization to the MTS Defined Benefit Pension Plan, and,

Whereas:

MTS was obligated to negotiate with TRAM as the MTS Retirees' Representative in the settlement negotiations and,

Whereas:

Upon the request from the TRAM Executive committee to J. Larry Trach, to continue to occupy the position of MTS Retirees Pension Representative until the next TRAM election.

Therefore:

Be it resolved that the TRAM membership ELECTS and CONFIRMS J. Larry Trach as the MTS Retirees Pension Representative to the MTS DB Pension Plan Committee, until the next TRAM Annual General Meeting.

TRAM AGM May 31, 2016 - Notice of Motion #2

Recognition of extraordinary efforts by the "recovered funds" reimbursement committee

Whereas:

The TRAM Executive was directed by duly authorized motion at the 2015 Annual General meeting to refund members who contributed to the Trust fund the total amount contributed less \$50.00, and,

Whereas:

A subsequent duly authorized motion stated: All legal and administrative costs associated with carrying out the above motion, be deducted from those refunds, and,

Whereas:

No individual member of TRAM, Executive or otherwise, is to receive any income or profit in any way from the activities of TRAM, except for repayment of reasonable expenses duly authorized by the Executive and properly incurred on behalf of TRAM, per Constitution article 11,

Therefore:

Be it resolved that in recognition of the extraordinary efforts and personal time, far exceeding those of normal volunteer hours acting as Officers, the reimbursement committee members consisting of Roberta Davis and Susan Bilyk, each be awarded an honorarium of \$1500, as a token of appreciation from TRAM.



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PROXY

The undersigned member of the Telephone Retirees Association of Manitoba Inc. (TRAM) hereby constitutes and appoints President Dave Gnutel,

Or, failing him, _____,

Who as a member of TRAM will act as proxy for the undersigned to attend, vote and act for, or on behalf of the undersigned at the 17th Annual General Meeting of TRAM to be held Tuesday, May 31, 2016 or any adjournment thereof, with all the powers that the undersigned could exercise, if personally present, and the person named above is specifically instructed to vote on behalf of the undersigned in the following manner.

1. Nominees for the elected Executive positions as presented by the Nominating Committee:

President	Dave Gnutel	1 st Vice President.....	James Burr
2 nd Vice President....	Susan Bilyk	3 rd Vice President.....	Debra Folwark Akister
Secretary.....	Glen McCoubrey	Treasurer.....	Roberta Davis

_____ Vote for as listed or _____ Proxy to Vote

2. Vote at the discretion of the Proxy Holder on Auditors of TRAM Report for 2016
3. Vote at the discretion of the Proxy Holder on amendments or variations to the foregoing, and on such other business as may properly come before the said meeting, or adjournment thereof.
4. Election of Larry Trach to the position of Retirees Defined Benefit Pension Representative.

The undersigned hereby revokes all proxies previously executed by the undersigned in respect of said meeting or adjournment thereof.

Date: _____

Signature of Member: _____

Print Member's Name: _____

A proxy will not be valid and will not be acted upon or voted unless it is signed, dated and received by the Chief Scrutineer, P.O. Box 23063, Winnipeg, MB, R3T 5S3 not later than May 17, 2016.



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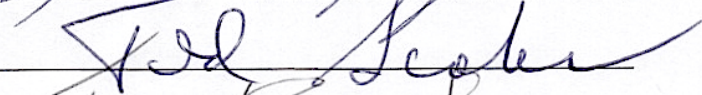
Website: www.traminfo.com

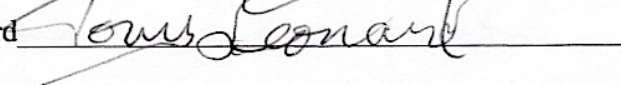
April 14, 2016

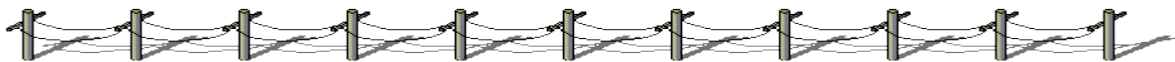
The Nominating Committee hereby nominates the following members to be elected at the Annual General Membership Meeting of TRAM, to be held May 31, 2016. The meeting will be held at a *new location*: the Masonic Memorial Temple, 420 Corydon Avenue, Winnipeg, MB.

- PresidentDave Gnutel
- 1st Vice PresidentJames Burr
- 2nd Vice PresidentSusan Bilyk
- 3rd Vice PresidentDebra Folwark Akister
- SecretaryGlen McCoubrey
- TreasurerRoberta Davis
- Retirees Defined Benefits Pension Rep....Larry Trach

Susan Bilyk 

Ted Scoles 

Tony Leonard 





Manitoba Telecom Services strives to be a Canadian Employer of choice.

To help achieve this, we offer our Retirees a comprehensive benefits program and are committed to enhancing and aligning this program to meet your needs.

We are pleased to announce the STRATA Select program, a suite of new voluntary benefits.

Through our affiliation with HUB International STRATA Benefits Consulting, we are able to offer the following products and services:

- **Individual Life and Living Benefits Consultation** - needs assessment, admin support and service
- **Choice Hotels** - 15% discount on room rate at all locations
- **Car & Truck Rental [National / Enterprise]** - discounts on rentals, waiver of membership fee
- **CanadInns Hotels** - group room rate valid at all locations
- **Pet Health Insurance** - discount on monthly premiums with additional discount if policy purchased online
- **Mark's Discount** - 10% discount on select clothing and apparel
- **Travel Insurance** - annual plans, top-ups and specialty products
- **MyCare Health Benefit Option** - assistance with medical diagnosis and second opinion with optional insurance for treatment at Mayo Clinic
- **STRATA Hospital Cash** - provides \$50 or \$100 per day while hospitalized to assist with costs incurred during the stay
- **Worldwide Travel Discounts** – hotel and car rental discounts

Please visit the following website for more information or to take advantage of any of the above benefits:

www.stratabenefits.ca/mts_retirees.aspx

Login: mts / **Password:** retirement

