



Prime Time

Association of British Columbia
College Pension Plan Retirees'
Newsletter



2021
Winter
Edition

President's Message

Despite the challenges of 2020, CPPR has continued with its work of speaking for retired members of the plan. We held our AGM via Zoom in October, and thanks to all of you who participated. Elections were, of course, an important part of that meeting, and the full list of our continuing and newly acclaimed table officers and directors at the AGM can be found on page 8.

You will notice (page 8) that we have changed our mailing address. Adjusting their work practices to the challenges of Covid-19 meant that FPSE staff were no longer in the office sufficiently often to forward our mail expeditiously to our office services provider Downtown Office Services. We have therefore arranged that any mail will go directly to Downtown Office Services' Office in Kelowna.

Although small, this change is another step in our development as an independent organization. We have also arranged that new Associate members or members who choose not to have their membership dues deducted from their September pension cheques can now pay directly by e-transfer. Thanks are indeed due to Al Valleau for his work on this change. Rather surprisingly, arranging everything was not as straightforward process for CPPR as a group as it would have been for an individual. Al has also continued his work liaising with Johnson over the Johnson sponsored insurance plans, especially Medoc. If you had a Medoc policy last year, you will have already received renewal documents and had your first premium deducted. A summary of what we have heard from Johnson about cancellation of policies and so forth is set out on page 5.

Although FPSE will no longer be our "mail box," we will, of course, continue to work with them on issues of shared interest. In the fall, I had a brief telephone conversation with their new President Brent Calvert, and a little later Brent met with all CPPR's table officers. We are optimistic that the new FPSE executive will continue to be supportive of CPPR and of its aims.

Al and I continue to be the primary liaison with Downtown Office Services if they encounter any problems or if enquiries come in via voice or email that require more information than they are able to provide immediately. I would like to take this opportunity to thank Sheryn and Flora for keeping us organized and for remaining on top of the day to day administration of our organization.

Another adjustment we've had to make as a result of the pandemic is responding to our current inability to deliver face-to-face pre-retirement workshops. Thanks are due to our VP Dennis Anderson who now has our workshops available in a form that they can be delivered via Zoom. We anticipate that even when we return to a new normal situation where we don't have to socially isolate, we will be able to offer these workshops to more institutions more often than we have been able to do in the past.

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PRIME TIME is published twice a year. If you would like to contribute an article or images, please contact Mary L. Griffin marylgriffin@telus.net or Al Valleau al.valleau@shaw.ca.

I've continued to maintain contact with the Pension Corporation. We were all sorry to hear that Kim Kenyon who had been the Board Secretary to our College Pension Plan Board of Trustees and who was really helpful and supportive was moving to another position with the corporation. However, I will be working with Kim over the distribution of a letter to all retired members of our plan inviting them to join CPPR. The Board approved our letter and its distribution at its December meeting. I also remain in contact with Bitu Jenab, Director Research and Analysis. Both Bitu and Kim attended our Zoom AGM and gave a short presentation on how the Pension Corporation functions.

As you know, we have long been discussing meeting with representatives from the other public pension plan retirees' associations, and after a telephone conversation with the new president of the Municipal Pension Plan Retirees' Association, Terry Erskine, I have now arranged a Zoom meeting at which our secretary John Wilson and I will meet with the presidents and secretaries of the BC Government Retired Employees Association (BCGREA), The Municipal Pension Plan Retirees' Association (MPRA), and the Retired Teachers' Association (RTA). We share interests and experiences with these other groups, and we plan to discuss how sharing information will work to the benefit of all our members.

I have participated in the usual every two month "meeting" with other presidents of groups affiliated with the National Pensioners' Federation (NPF). This gathering used to be a telephone conference call but is now carried out over Zoom. It is through our affiliation with the national group NPF and with the Council of Senior Citizens' Organizations of BC (COSCO BC) that CPPR engages in wider advocacy on behalf of seniors. You may want to check their websites <https://nationalpensionersfederation.ca> and <https://www.coscobc.org> from time to time. Don't forget we are also affiliated with the Centre for Policy Alternatives and their newsletter *The Monitor* (<https://www.policyalternatives.ca/publications/monitor/monitor-januaryfebruary-2021>) provides very interesting reading.

The above is, I believe, a good outline of what has been happening within CPPR since summer's *Prime Time*. All that remains is to wish you good health and optimism for the coming months.



Mary L. Griffin

From the Board Table

The College Pension Plan is in Good Health

As COVID destroyed lives, curtailed social contacts and rattled the financial world in 2020, concern about the stability of our pension plan was natural. However, the impact of the pandemic on the College Pension Plan has, so far, been minimal. In October, the Chair of the Board of Trustees, posted a message

to plan members on the plan website: “In a tumultuous global environment, it’s reassuring to know your pension stands solid, sustainable, and reliable.” You can read the full message on the website.

Financial Results: The financial results at the end of the fiscal year on August 31, 2020, showed that plan assets stood at \$5.74 billion—up from \$5.3 billion a year earlier. After a sudden and substantial drop in the second quarter of 2020, markets rebounded strongly, and the plan’s investment returns did as well. The one-year return on investments was 8.0%, and the ten-year annualized return was 8.8%.

Inflation Protection: The Pension Plan’s ability to provide retirees protection against inflation is also healthy. The 2018 actuarial valuation found that the plan’s assets amounted to 106% of liabilities—a healthy surplus of over \$300 million. After extensive discussion with the plan’s actuary and legal counsel and with the “partners” of the College Pension Plan, the trustees decided to allocate nearly \$200 million of the surplus to the Inflation Adjustment Account. As the result the “cap” on COLAs (Cost of Living Adjustments) was lifted, and the Board of Trustees can grant COLAs that cover the full yearly rise in inflation. That happened on January 1, 2021. The irony is that inflation was quite low in the preceding year, so the COLA was only 1.0%.

Group Health Benefits: GSC (Green Shield Canada) continues to provide optional group extended health and dental plans for retirees. Like all costs in the health care sector, premiums for these plans continue to rise. Effective January 1, extended health plan premiums will rise 6.69%, and dental plan premiums will rise 3.0%.

Coming in 2021 will be a new insurance option for enrollees in the GSC plans. An optional travel insurance plan has been approved by the boards of the College, Teachers’, and Public Service Pension Plans. Implementation plans are now being developed. So when (or if) we’re able to travel again, a new option for travel insurance will be available.

Use of Virtual Services: If you haven’t been looking at the College Pension Plan’s website lately, please do so (<https://college.pensionsbc.ca>), and while you’re there, sign up for the “My Account” option; a majority of retirees have already done so. Active plan members can now apply for their pensions on-line; pre-retirement workshops are available as web-casts, and all the important documents governing the plan are readily available.

Important individual documents from PenCorp can now be sent to you electronically—**if you wish**. You can skip the paper for the semi-annual *Pension Life* newsletter, your T4A income tax information, and much else. But it’s your choice!

Helping Recruit New Members: The only comprehensive list of College Pension Plan retirees and their contact information is the one kept by the Pension Corporation. The Board of trustees and the pension plan partners have now authorized PenCorp to distribute information about our retiree association to all retirees. As part of its membership drive, the CCPR will be working with PenCorp staff to distribute a letter about the association and a membership form.

That’s all for this report from your retiree trustee. If you have questions about this article or other matters, feel free to contact me.

Paul Ramsey, Retiree Trustee, College Pension Plan. ramsey@shaw.ca

On Our Notice Board

KNOW an ex-colleague who's about to retire?

REMEMBER, while other retiree organizations may offer similar travel and other insurance options, they cannot speak on our behalf.

Only CPPR SPEAKS FOR RETIRED MEMBERS OF THE BC COLLEGE

PENSION PLAN. Ontario based organizations will gladly take your money so you can be an associate member, but they cannot advocate on your behalf in regard to your pension plan., This is the case with other BC retiree associations as well.

ENCOURAGE your ex-colleagues to **JOIN CPPR** now and strengthen the voices in support of **our** Pension Plan and **our** benefits. Membership forms are available on our website.

Is Your Group Missing from this list? Or should we correct any information?

Langara (LCR)
retirees101@langara.ca

Kwantlen
www.kpu.ca/retirees

Douglas
whalleyt@hotmail.com

CNC
loisnelson10@hotmail.com

We will include a link to your group in *Prime Time* and post information on our website in return for a link to CPPR in your group's publications.

Send the appropriate information to
marylgriffin@telus.net or
to al.valleau@shaw.ca .

USEFUL LINKS

You will also find these links on our website.
OAS and CPP
<http://www.servicecanada.gc.ca/eng/home.shtml>

College Pension <http://www.pensionsbc.ca>
BC Forum (Retired Unionists) www.bc.forum.ca

BC Ombudsman <http://www.ombudsman.bc.ca/seniors>
Council of Senior Citizens of BC <http://www.coscoba.ca>

National Pensioners Federation
<http://www.nationalpensionersfederation.ca>

Federation of Post Secondary Educators <http://www.fpse.ca>
Post Secondary Employers' Association
<http://www.psea.bc.ca>

BCGEU <http://www.bcegu.ca/>

Seniors' Advocate <http://www.seniorsadvocatebc.ca>
Nidus Personal Planning Resource Centre and Registry
<http://www.nidus.ca>

Greenshield
<https://onlineservices.greenshield.ca/publicfooklets/cpp.pdf>

CCPA's Newsletter *The Monitor*
<https://www.policyalternatives.ca/monitor/index.php>

Useful Sites for Information about Covid-19

BC Centre for Disease Control
<http://www.bccdc.ca/health-info/diseases-conditions/covid-19/common-questions>

Self Assessment tool <https://bc.thrive.health>

Information about vaccines
<https://www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/covid-19-provincial-support/vaccines>

Find Your MP at
<https://www.ourcommons.ca/members/en/search>
and your MLA at
<https://www.leg.bc.ca/learn->

Whatever's on your horizon,
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Mention Group #783

 **1-800-563-0677** **Home Insurance**
Mention Group ID code: 7A

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Medoc Travel Insurance for January 1, 2021 to August 31st, 2021

Those of you who have already subscribed to Medoc Travel Insurance with Johnson, will have already received your renewal packages for the new insurance year that runs from January 1st 2021 to August 31st 2021. With Covid-19 still around and with older people more seriously affected by the virus, you should consider carefully if you want to travel during the new premium period or whether you want to wait until the next travel insurance period, which starts on September 1st 2021. Even travelling within Canada during January 1st to September 1st 2021, you should be aware that you should carry travel insurance as your BC medical services plan may not cover you for all medical services when you travel outside of BC but within Canada.

Here are some of guidelines that Johnson has supplied for the travel insurance period from January 1st, 2021 to August 31st 2021:

Covid 19 coverage: "COVID is covered under Medoc and is eligible under the medical maximum of \$5,000,000 per person, per year."

Trip Cancellation and Trip Interruption coverage

Travel insurance policies with trip cancellation and trip interruption coverage are designed to cover costs for cancelled trips that are non-refundable and non-transferrable.

Travel Vouchers

Johnson advises that if you have been issued a travel voucher for a trip you didn't take because of Covid, you should contact your travel supplier if you are unable to use a voucher or credit before its expiry, or if you have other disputes regarding refunds and credits. If a credit or voucher expires or a situation arises where you are unable to use it, please contact Global Excel Management to understand what solutions are available to you.

For more information on obtaining vouchers and credits from airlines, the Canadian Transportation Agency offers suggestions in a statement on vouchers and credits <https://otc-cta.gc.ca/eng/faqs-statement-vouchers>

Johnson's website offers the following link that may be helpful with respect to your inquiry on credits and vouchers: <https://www.johnson.ca/coronavirus>

New Medoc Travel Insurance policies

Please note that page 8 of the Medoc Travel Insurance booklet states "No downgrade in coverage or no refund of premium is available under the 17-day Plan or the 35-day Base Plan if your cancellation request is received after the effective date of this insurance." This means that if you are taking out a new policy, you are locked in for the January 1, 2021 to August 31, 2021 premium period after the effective date of the start of the insurance policy.

Renewal of a Medoc Travel Insurance Policy

If you are **renewing** your Medoc Travel Insurance and you decide that you don't want coverage for the period from January 1st, 2021 to August 31st, 2021, you have until March 5th to cancel your travel insurance. If you cancel your insurance any time after December 11th, 2020, Johnson may still take your monthly premiums out of your account until they have received your travel insurance cancellation, but as long as they have received your request to cancel your insurance before March 5th, 2021, your policy will be cancelled and they should send you a cheque for any funds they have already collected. To cancel, you need to include "your name, name of your spouse (if applicable) and policy number." As far as I can see, an email with an attached scan of a signed letter to this effect should cancel your insurance. You can ask Johnson to verify your cancellation of course. The email address to contact Johnson about your Medoc Travel Insurance policy is travelinsurance@johnson.ca

Estate Planning, Wills, Power of Attorney, Representation Agreements, The Memorial Society and other things to make your family's life easier.

I realize that there are some things we all want to put off, but maybe this year, in particular, we might be more willing to organize our affairs and put things in order. Here are some suggestions that might make the task a bit easier.

The Memorial Society of BC. <https://memorialsocietybc.org/>

What with large corporations buying up more and more funeral facilities and graveyards, the cost of dying is most certainly expensive. It can also be a burden for family who under stress have to deal with your wishes. The Memorial Society of BC is one of those organizations that can make your decedents lives much easier on your passing. For a lifetime membership of \$50, they can help

- Inform and thereby protect members from predatory marketing and sales practices.
- Arrange for preferred pricing on burial / cremation services for Society members through our contracted funeral services providers.
- Support members in the planning and recording end of life wishes.
- Reduce unnecessary stress at the time of death.
- Provide access to our professional and caring staff who are here to assist BC residents.
- Ensure you can access excellent, timely information and education regarding the realities of end of life.

The Nidus Society <https://www.nidus.ca/home-2/about-us/>

The Nidus Society is “a non-profit, charitable organization and was incorporated in 1995 as the Representation Agreement Resource Centre (RARC).” They help individuals with “Representation Agreements and other personal planning tools.”

In particular, the Nidus Society can help you with Living Wills and their relationship to Representation Agreements, health care consent and Living Wills. Having these documents, will assure you that your wishes will be followed if you are terminally ill or incapable of making decisions in regard to your care. The Nidus Society's web site is quite detailed, so you can browse the different topics on their site and see what items you need help with or what Nidus might be able to help you with. Nidus also has free webinars that you can watch on such topics as *Representation Agreement, Enduring Power of Attorney and other details related to personal or estate planning, Planning for Health Care and Personal Care, and Planning for Financial and Legal Matters.*

Al Valleau

COVID and Travel

I am sure that my experience is not unique. My wife and I are in the ‘be very careful’ risk group of the COVID world. We are also still generally healthy and active. This is the first year in our retirement we have not taken at least one substantial overseas trip – and it doesn't look like this may change for another year. In 2019, we did two of our most memorable journeys – one to Israel to walk the Jesus Trail

from Nazareth to Capernaum, and the second to attend the fall Celtic Colours Festival in Cape Breton, Nova Scotia ([Check out the great website https://celtic-colours.com](https://celtic-colours.com). Ed).

So, what did we do to take the place of our travels for 2020? We used the funds to renovate our kitchen. However, this really did not quite fill the void caused by not being able to travel and experience the world!

As most of us are now aware, the COVID experience has broadened our technology window, and we now are much more aware and comfortable with YouTube and programs like Zoom. We have used these tools to fill some of our travel void but, more importantly, to support significant organizations and individuals that made our 2019 adventures so meaningful.

Israel has been completely closed to tourists since early spring and their tourist industry is an important revenue generator and employer for many. We used the guide services of the Green Olive Collective for our tours of Jerusalem and while we were in the West Bank. In 2019 Green Olive offered its services to over 5,000 visitors. After March of 2020 there were no tourists. In response to COVID they crowd sourced, from past clients, funding to produce their first Zoom tour - Homeland Insecurity - and now they offer a series of their tours on YouTube. ([Another interesting website https://www.toursinenglish.com](https://www.toursinenglish.com). Ed.)



The Celtic Colours Festival lasts for ten days each fall and is held in multiple small halls and communities throughout Cape Breton, with a large opening and closing concert in Port Hawkesbury and Sydney. This year it was not possible to hold live concerts so they too switched to concerts via the YouTube format. We took in four of their nightly concerts during Celtic Colours week.

All of these events on YouTube are free; however, viewers are encouraged to support the experiences via donations to the respective organizations – and this we were only too happy to be able to do. This type of experience is also available now from any number of the world's great museums and art galleries.

Another interesting site that I have discovered is Window Swap, which lets you enjoy the view from other peoples' windows around the world. One of the best small pleasures you can have while traveling is looking out the window of your hotel or AirBnB, to drink in the view. Window Swap is a way to 'travel' without actually traveling and to gain a new perspective of the world. Each video lasts ten minutes. The site was a quarantine project by a husband-and-wife team of creatives in Singapore and it is also free.

What will 2021 bring? Well, we might make it off of the Island (after following Dr Bonnie's recommendation to avoid ferry traffic) and hope to be able to travel at least in BC. Oh yes, and there is the matter of the \$1400 travel credit with United Airlines for a cancelled trip last December that has an expiration date of November 21, 2021 and of course, will we have out of province travel insurance by then???

Never a dull moment!

Happy trails (in your own community).

Dennis Anderson

CPPR EXECUTIVE 2020-21

Continuing Positions

President	1 year	Mary L. Griffin	Kwantlen
Directors	1 Year	Danny Bradford Susan Weber	Selkirk Langara

Positions Acclaimed at 2020 AGM

Vice-President	2 years	Dennis Anderson	Selkirk/C2T2
Treasurer	2 years	Al Valleau	Kwantlen
Secretary	1 year	John Wilson	Capilano
Directors	1 year	Brenda Appleton Ian McAskill	VCC UFV
	2 years	Norah Andrew Norma Boutillier Diane Bradley Kathy Conroy Gordon Lee Paul Ramsey Carol Whitmer	BCIT and UFV VCC Langara CNC Kwantlen CNC CNC

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Check Out Our Website
CONTACT US at
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