



Prime Time

Association of British Columbia
College Pension Plan Retirees'
Newsletter



2019
Winter
Edition

President's Message

I hope you are all surviving this winter and have not fallen prey to the dreadful bug that has hit some of us despite our having responsibly taken our flu shot in the fall. I'm afraid I succumbed, and that is partly why this issue of *Prime Time* is coming to you somewhat later than is usual. So far, this winter has been more than a little interesting what with the wind storms and arctic outflows that have disturbed the complacency of those of us who live in the south west of the province. There we were counting the daffodils that were already out at the end of my street, and now we're anticipating more snow.

However, it is already February. Can spring be far behind? When I was a child, February was always the month that my parents began to plan the annual family vacation, and we would spend evenings poring over brochures of places to stay. Strangely enough, most times, we went back to exactly the same place we always went, but the planning got us through the dreariness of February. This month, too, is a popular month for escaping to somewhere warm. Right now, I know people who are in Mexico, Hawaii, and Florida. Another friend is leaving for Palm Springs in a couple of weeks. One of the joys of being retired is that we can now take vacation at any time we like, and many of us really enjoy travelling.

However, travelling is not without its challenges. Things do occasionally go wrong, and we need medical assistance. One of the advantages we have in CPPR is access to Medoc travel insurance, which in terms of its premiums compares well with other policies. However, how carefully do we read that booklet that comes when we first sign up? It is a good idea from time to time to refresh our memories about just what is and what isn't covered. Al Valleau writes very informatively about what we need to know about Travel Medical policies on page 3 of this issue.

This issue also contains the usual Report from the Board Table written by Paul Ramsey the retired trustee of our pension plan. We also include a short summary (page 4) of the main activities of our AGM in October. It was good to see those of you who were able to attend and to welcome new Executive members.

While our organization does continue to grow, we still need to attract more members if we are to make our voices really heard as the representatives of the retired members of the plan. As I commented in my address to the AGM, I have observed that many retiree organizations are facing membership challenges and are, therefore, broadening their membership scope to attract new members. However, a retiree organization such as the Ontario Retired Teachers Association, for example, has no knowledge of our pension plan and can do nothing to advocate on our behalf to protect or improve it. We are, therefore, launching a concerted membership drive, and you can help by signing up a new member. The last page of this issue is a special membership form. Please, print it and sign up a colleague today; remember, the first year's membership is free if members consent to their membership dues in subsequent years being deducted from their September pension cheques. And if you bring a new member who consents to dues deduction, your name will be entered into a draw for a prize. The draw will take place in August 2019.

In This Edition

<i>Article</i>	<i>Page</i>
President's Message	1
From the Board Table	2-3
Travel Insurance Thoughts	3
From the AGM	4
ACER-CART Petition	5
On Our Notice Board Includes Useful Links	6
Is it Time for Family History?	6-7
Sign Up a Friend	8

Mary L. Griffin

From the College Pension Plan Board Table

It's hard to believe, but our pension plan is now over 50 years old! It started in 1968 with five participating colleges—Capilano, New Caledonia, Okanagan, Selkirk, and VCC—and with 302 active members. It was a totally government-run plan; participation by members in governance, even in advisory roles, was minimal, and joint trusteeship was unthought of. The plan made its first pension payment in 1972—an annual pension of \$529. Expect the Pension Corporation to bring you lots more tidbits about the history of our plan in the coming months.

Tri-annual Valuation:

One feature of our plan is that every three years our actuary does a formal valuation and reports on the plan's assets and liabilities. The 2015 valuation showed that the plan was in a surplus position; it had sufficient assets to cover 103% of its pension liabilities. Preliminary work on the 2018 valuation started last summer. Last fall the Board participated in a full-day workshop, led by our actuary, on the basics of actuarial valuation—it's not as simple as just adding stuff up!

**Your T4A
was included
with your
copy of
*Pension Life***

Given the strong investment performance over the last three years, the 2018 evaluation may also have positive news. It's always easier to have debates about what to do with a surplus than about how to deal with a deficit. But those are issues for another day. The formal valuation will be completed this May.

January 1 COLA:

Another feature of our plan is annual inflation adjustments. The most recent COLA increase took effect January 1, 2019. Canada's rate of inflation in 2018 was 2.30%. However, as you know, the sustainable indexing cap on COLA for our plan is 2.07%, and therefore that was the inflation adjustment as of January 1. That 2.07% increase in our pensions started with the January payments.

In late January the Pension Corporation mailed out a pension statement to all retirees. It announced the COLA increase. It also reported to you on what your pension was when you started receiving it, how much it had increased due to COLA adjustments over the years, and what it is now. Take a look; you may be surprised at how much your pension has increased since you retired. Mine has increased over 27% since I retired 14 years ago! I was pleased.

Extended Health and Dental Insurance:

A less welcome increase in 2019 is the rise in premiums for the optional extended health and dental plans available through our plan. For the extended health plan, the increase will be 8%; for the dental plan, the increase will be 16.5%. The increased premiums are effective on February 1.

Given inflation and, more importantly, the tendency of increases in health costs to out-strip inflation, an increase was to be expected. The board contracted with a firm with expertise in health/dental insurance to examine GSC's figures and negotiate the terms of a one-year renewal. The grim reality was that costs of claims exceeded revenue from premiums for health and, especially, for dental.

Survey of Retirees' Health and Dental Coverage:

The Board has been concerned for some time about declining participation rates in extended health and dental insurance offered through our plan. Participation by college retirees is lower than for retirees in other BC public sector pension plans, and those rates have been declining in recent years. Both the CPPR and FPSE's PAC have been dealing with alarming partial information about the reasons for the decline.

**Don't forget the College Pension
Plan's Own website:
<https://college.pensionsbc.ca>.
Here, you will find information about
our pensions and optional benefits as
well as information about the plan's
investment strategies and governance.**

So, as an initial step to find out what's going on, the Pension Corporation will be asking retirees where, or if, they have obtained extended health and dental insurance. Those questions will be included in the usual bi-annual survey conducted during the mid-February to mid-March period—after *Pension Life* comes out.

Those are a few of the issues that the Board of Trustees is grappling with. If you have questions about these or other issues, do ask.

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

Travel Insurance Thoughts

Travel insurance is a very important product to have if you are travelling anywhere outside of the province in which you reside. It makes up the difference between what your provincial health insurance pays for and the cost you incur when you need medical help in another province.

If you are travelling south of the border or to another international destination, travel insurance becomes a paramount concern. The cost of health care in the U.S.A. makes it risky to consider a quick trip across the border to shop without having insurance. Everyone knows a story about someone who has ended up in hospital on such an outing and found out the hard way the difference between the Canadian Health Care system and the American system.

Even when you have travel insurance though you need to understand what the limitations of your insurance are and what kinds of stability clauses apply to your travel insurance. Not all travel insurance plans are the same. Some require a different stability period for instance; make sure you know the limitations of your travel insurance. With this thought in mind, I contacted Johnson who provides our association with Medoc Travel Insurance as the Medoc plan does have a ninety day stability clause attached to it. I gave our contact at Johnson a scenario that included more than one factor so that I could pass on what I learned about Medoc's insurance stability clause.

Example You are in an accident, and you end up with a concussion and a broken arm. You go to the hospital and get the bone set, and you ask your doctor about your concussion. The hospital has taken a scan of your brain and it shows no damage, but you notice you are dizzy when you get out of bed in the morning. Your doctor refers you to a vestibular physiotherapist to take care of the vertigo connected to your concussion. It takes five visits to your therapist to eliminate the vertigo you incurred, and you are planning a trip abroad. The question is what will your travel insurance cover and what will it not cover. I was told that since your bone was set and it required no further treatment, you are clear of anything related to the fracture 90 days from the date of your last treatment for the fracture. The issue with your vertigo was ongoing though, and you are not covered for anything related to vertigo until 90 days from your last physio treatment for it. In other words, the ninety day stability clause relates to specific elements of your health, not to your health in general. If you travelled abroad before you had completed ninety stable days after your treatment for anything related to your vertigo, you would not be covered for any medical treatment related to the vertigo. If you were suffering from an unrelated medical problem, you would be covered for that problem though.

That does seem simple enough. However, it can be more complex. If you are suffering from high cholesterol and your physician changed your medication, you would not be deemed to be stable for 90 days after your change in medication for anything related to your cholesterol. If you travelled before the 90 days were up and had a heart attack while travelling, and your heart attack was related to high cholesterol, your medical expenses related to the heart attack while abroad would not be covered.

You should check with your doctor and your insurer before you make plans to travel. You do not want to find yourself in a complex medical situation where you are not covered by the travel insurance you bought.



Highlights From our October AGM:

After coffee and catching up with old colleagues and meeting new members, we held a short business meeting where we accepted the previously circulated reports from the President, Treasurer, Trustee, our representative on FPSE's Pension Advisory Committee (PAC) and from the Workshop and Membership committees. We approved our budget for the upcoming year, elected our Executive, and lunched. Representatives from Johnson Inc. who provide us with access to Medoc Travel Insurance and Home Insurance policies were also in attendance with information about their policies. The majority of our meeting was devoted to the presentation by and discussion with our Guests from Green Shield Canada (GSC).

Elections

As directed at the 2017 AGM, this year's elections see the beginning of the staggering of table officers' terms of office with Mary and Norah being acclaimed for one year terms as President and Secretary. Al and Paul were acclaimed as Vice-President and Treasurer for two year terms. Diane Bradley from Langara and Norma Boutillier from VCC are new directors. We now have a full Executive as follows:

Terms Expiring in 2019

Mary L. Griffin, President

Norah Andrew Secretary

Ken Bauder, Danny Bradford, Jack Finnbogason, Dick Schultz, Tom Whaley (Directors)

Terms expiring in 2020

Dennis Anderson, Vice-President

Al Valleau, Treasurer

Norma Boutillier, Diane Bradley, Kathy Conroy, Clifford Glass, Paul Ramsey, John Wilson (Directors)

Our **Guest Speakers** were *Jared Fu, Account Manager, and Soraya Vincent, both from Green Shield Canada, the company that provides the optional extended health and dental packages available to us upon retirement.*

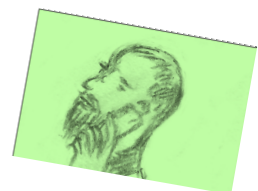
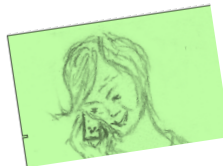
Jared spoke about Green Shield's services, especially related to the transition issues with the change in provider to Green Shield from Blue Cross.

Members raised the following issues:

- Drug price increases and problems with accessing appropriate drugs.
- Location of Call centre outside BC and inability to talk to someone local
- Problems with claim forms, and different forms for each kind of claim
- Coverage of new drugs and compounds, lack of coverage for medical marijuana
- Unclear language on deductibles
- Confusion over dental codes
- General poor service and apparent ageism of call centre staff

Since time was limited, Jared and Soraya agreed to stay after the meeting and answer more questions. Members were asked to forward any further concerns to the executive and these would be forwarded to our Trustee and to Green Shield at the end of November.

Tell a colleague about CPPR.
Sponsor a membership and enter a
draw for a prize.
Details on page 8.



As a recipient of a defined benefit pension, you may want to sign the petition being sponsored by ACER-CART



**Association canadienne des enseignantes et des enseignants retraités
Canadian Association of Retired Teachers**

Petition for Pension Security

The Canadian Association of Retired Teachers (ACER-CART) has posted **petition e-2039** on the House of Commons petition site to encourage government to increase the security of retirement income.

- The number of defined benefit pension plans in Canada have declined even though they are the most efficient and secure way to fund retirement income.
- The introduction of Target Benefit plans, whereby members surrender their secure defined pension benefits, would transfer the risk to plan members, which inevitably reduces pension payments to vulnerable seniors.
- Private sector pension plans members, like Sears Canada employees, suffer when a business closes because the pension plan promises are at the lowest priority, behind investors, management bonuses and corporate profits.

This petition asks government to affirm the principle that pension promises cannot be broken for any service that has already been earned. It also asks government to protect the pensions of retirees by providing an insurance plan, paid for by pension plans, that would guarantee the benefits of retirees if their plan closes.

It's easy to participate. Visit www.pensionsecurity.ca and follow the links to sign the petition.

THE PETITION CLOSES ON April 8, 2019

Petition e-2039

Whereas:

- Canadians throughout their working years have individually contributed to their pensions, and their employers have contributed to those pensions as deferred wages;
- Canadians who have defined benefit pension plans should not live in fear that their earned benefits might be reduced when they are in their most vulnerable senior years; and
- Canadians who have worked and contributed to defined benefit pension plans should be protected from the loss of their pensions through bankruptcy or mismanagement of their pension administration and investments.

Therefore, we, the undersigned citizens of Canada, call upon the Government of Canada to promote and protect earned pensions for **all** Canadians in the future, to withdraw Bill C-27, and to establish a national pension insurance program to ensure that seniors can live with financial security.

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 and your name will be entered in a draw to win a prize. (See pages 7 and 8).

Does Your Old Institution Have a Retiree Group?

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 .

OUR EMAIL ADDRESS

collegeinfo@bcollegepensionplanretirees.ca

Find Your MP at
<http://www.lop.parl.gc.ca/> and
your MLA at
<https://www.leg.bc.ca/learn-about-us/members>

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.coscobe.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.bcgeu.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>

Check Out Our Website

CONTACT US via email at

or
by phone at 1-844-655-6565 or
by mail at

www.BCCollegePensionPlanRetirees.ca
collegeinfo@BCCollegePensionPlanRetirees.ca

The Association of British Columbia College
Pension Plan Retirees
C/O FPSE
400-550 West 6th Avenue
Vancouver, BC, V5Z 1A1

Is It Time for Family History?

I don't imagine that there are many folks who have not seen the massive advertising blitz by the company "Ancestry" – where you buy a kit for about \$100, spit into a tube, and then send it to Ireland to have your DNA analyzed. In about a month, you get back a sort of ethnicity profile. Yes, I put down the dollars on behalf of my brothers, and received a report. It didn't reveal any surprises in comparison to the information that we had



received from our parents and a family tree of one side of the family that a relative had researched back to the 1700's in Sweden.

However, I was aware that both my father and grandfather had served in the Canadian Armed Forces during the past World Wars. Through the marvels of modern technology, we were able to get my grandfather's complete WW1 service records, and my mother left us my father's service information. As last year was the 100 year anniversary of the end of the 'Great War' my wife and I decided to see if we could actually retrace my grandfather's journey through France and Belgium between 1914 and 1919 and find the memorial to one of her great uncles who did not survive the conflict.

The fact that I am here to write this is somewhat of a minor miracle. My grandfather served in the 46th Battalion of the 10th Infantry Brigade and the 4th Canadian Division – known as the Suicide Battalion because over the course of the war it suffered a 93% casualty rate. He saw action at all of the major battlegrounds in North West France and Belgium including: Ypres and the Somme in 1916; Vimy Ridge, Hill 70, and Passchendaele in 1917; and Amiens and Canal Du Nord in 1918. The 4th Division was assigned the most difficult task at Vimy. While the other 3 Canadian Divisions accomplished their tasks fairly quickly on the first day of the attack, April the 9th, the 4th didn't acquire the hill with the commanding view of the Doubi Plain (known as the Pimple), and where today the Vimy Memorial now stands, until late in the third day on the 12th of April. As a memorial to those of his companions lost in the battle for 'the Pimple' on April 9th and the 12th, my grandfather and a friend salvaged some oak from a chalet that had been destroyed by shell fire in the nearby village of Ecurie, and they constructed 2, 7 foot wooden crosses in their memory. These crosses with the names and regimental numbers of those who had died on their assault at Vimy, remained on 'the Pimple' until 1923 when they were shipped home to Moose Jaw Saskatchewan, where they reside to this day.

While Vimy is the most famous WW1 event for many Canadians, it was actually not of any real significance in the grand scheme in regards to the outcome of the war effort. It was, however, the first time that all four Canadian Divisions fought together and under Canadian leadership. The campaigns which followed Vimy, and especially the Final 100 days Campaign, were significantly harder and more costly of Canadian lives but also served to establish the Canadian Forces as elite *Shock Troops*, and hastened the end of the conflict.

World War 1 was a tragedy of immense proportions and almost unbelievable consequences for the entire world. The fact that even though it was 'the war to end all wars' its conclusion planted the seeds which would lead to the start of the second world war in less than 21 short years.

It was a humbling experience to visit the places where so many young men gave up their lives, doing what was perceived as their duty, during this four year period. The British forces did not repatriate the remains of their forces to their home countries. For those who could be identified, there are over 1000 beautifully maintained cemeteries in Northern France and Belgium, mostly located very close to the places where they died. There are also a half a dozen significant National Monuments - Vimy for the Canadians who were never found and buried; Thiepval, memorial to the British and French missing; Beaumont Hamel to the Newfoundlanders; and the French Memorial at Notre-Dame-de-Lorette which lists all of the fallen in the conflict on both sides by name in alphabetical order but with no distinction as to nationality or rank.

The museums in the area which are dedicated to the conflict are also some of the most modern and interesting that we have yet discovered. Each seems to have its own focus with Flanders Field in Ypres; Vimy; Thiepval; Beaumont Hamel; the Wellington Tunnels in Arras; and the Fort Douaumont Memorial and Museum in Verdun, worthy of special mention.

The Canadian Legion has a wonderful website which highlights all of the pictorial publications that it has available on Canadian Armed Forces activities dating back to the First World War. There are also a number of good First World War touring sites on the Internet that we used to assist in planning our trip, which was done by car and based out of Arras, France. We were not able to find the grave site of my wife's great uncle who was in the RAF and did not return from the conflict.

Dennis Anderson

2019 “Sign-Up A Friend” Membership Drive

Thank you for being a member in good standing of the ABCPPR. Your membership allows us address your interests as a College Pension Plan retiree and to be part of organizations that look out for and lobby on behalf of the interests of retirees and senior citizens in Canada (National Pensioners Association), Canadian Centre for Policy Alternatives, and in BC COSCO (Council of Senior Citizens Organizations).

We also hope that you are availing yourself of the Out of Province Medical and Home Insurance benefits that our Association offers through our affiliation arrangement with Johnson Inc.

And here is the **but** We need your help on our **2019 Membership Drive!** We have a very important concern. The College Pension Plan is the only one of the four (4) major public sector plans in BC where the Retiree Association does not either directly appoint or have significant input into the appointment of a retired member to the Pension Board of Trustees. Our Plan's retired member is appointed by the active member plan partners (who already appoint four trustees from their membership). This is very important because our plan is maturing and will eventually approach a 1:1 ratio of active to retired members, but we as a Retiree Association do not have a voice in the appointment of our retiree trustee.

There is a legitimate reason for this situation but it is historical and needs to be changed. When BC’s four major public sector pension plans were converted to Joint Trusteeship about eighteen years ago, ours was the smallest, the youngest, and the first of the four plans to make the transition. The other three plans had significantly sized retiree populations (the Teachers Plan had retirees from over fifty years prior to the beginning of our plan in the mid 1960's) but our plan had very few retirees and no retiree association.

Today, our Association needs to be consulted by the plan partners of the College Pension Plan like our retired colleagues in the other three public sector plans, over changes that the partners might like to implement for our plan we need your help.

Our 2019 Membership Drive is: **Sign Up A Friend in 2019 (for Free)**

Do you meet with a former colleague who is not a member of our Association? How will you know? You have to ask. ***Why should they want to join us?***

- So that our Association can look out for the retirees’ interests of their pensions. Our plan is moving back towards surplus: what will the partners do with surplus money? Can they ensure full inflation protection going forward? Can they replace our lost subsidized medical benefits?
- So that they can be informed about issues that will affect their wellbeing as a retiree/senior at the provincial and national level.
- So that when they travel they can avail themselves of one of the best ‘out of province’ supplemental insurance plans in the province.

For all of these reasons! **And they can join us for free for the first year!** Their on-going membership (and yours) costs about the same as a latte a month to address our well-being as a retiree of the College Pension Plan and a Senior Citizen in Canada.

If every member recruits at least one new member we will double our membership in one year! We will then have the significant mass to approach the plan partners to rectify a historical injustice that exists within the design of our Jointly Trusteed Pension Plan.

Will you help us achieve this goal so that we can effectively lobby on everyone's behalf? An application for and information about our Association can be found on line at: www.bccollegepensionplanretirees.ca

Visit our website and see what our Association has been involved in over the last few years.

Thanks for your assistance in our Membership Drive for 2019! *Membership Committee*

SPONSORED MEMBERSHIP APPLICATION FORM

Members of the ABC CPPR are governed by the bylaws and constitution of the Association.

PLEASE CHECK AS APPROPRIATE:

Full Membership

- I am receiving a pension from the BC College Pension Plan. [Also Check box 1 and boxes 2 and 3 if appropriate]
I have retired from a BC Post-Secondary institution but opted out of the College Pension Plan. [Also Check box 3 below and box 2 if appropriate]

PLEASE PRINT: * Required Information

Dr. Mr. Ms) _____ Name* _____
Address* _____
City * _____ Postal Code * _____
Phone _____ Email * _____

I/my spouse retired from (Post-Secondary institution) _____ on _____ Retirement Date *

- 1 I hereby authorize the BC Pension Corporation to deduct CPPR membership dues from each September Pension payment and consent to the collection, use, and disclosure of my SIN shown below my signature on this form to the College Pension Plan for the purposes of said deduction.
2 I hereby authorize the ABC CPPR to collect, use, and disclose my personal information other than my SIN to Green Shield Canada, MSP, or other service providers to the ABC CPPR should I request the ABC CPPR's assistance in making enquiries of said service providers.
3 I prefer to pay prefer to pay dues by cheque. I understand that my cheque for the ABC CPPR fees is due on or before August 31st. (New Members, please calculate amount as per DUES above in this Brochure).

PLEASE ENSURE YOU SIGN THIS FORM

SIGNATURE* _____ DATE _____

SIN* _____
*Social Insurance Number is required for dues deduction by the Pension Corporation (see Option 1 above.)

This form was given to me by

(please print name)

Sponsor's Signature

Mail this form to us at
ABCCPPR c/o FPSE
400-550 West 6th Avenue, Vancouver, BC, V5Z 1A1

Sign up a new full member who consents to dues deduction after his or her free first year and be entered into a draw for a \$50 book gift card.



**Sponsored Membership Form
2019**