



# Prime Time

Association of British Columbia  
College Pension Plan Retirees'  
Newsletter



2016  
Summer  
Edition

## President's Message

As I write this, it is a gloriously sunny day, not too hot, with hardly a cloud in the sky. I hope you, too, are enjoying the summer whether you are travelling or staying close to home. Your CPPR Executive met in July. Al Valleau, our Treasurer, reported to us on the research he has been doing into insurance plans offered to us and to other groups of retirees in other public pension plans. As a result of his work, it was decided that not only would this issue of *Prime Time* focus primarily on sharing his research with you, but that we would organize our upcoming AGM on 27 September around giving you an opportunity to have some input into what you would like to see offered to you in the way of insurance for services not covered by the Medical Services Plan of British Columbia (MSP). You will find more on the AGM on page 5 of this newsletter.

What we have to pay in Extended Health and Dental Plan premiums or cover out of our own pockets to access various levels of coverage has a direct effect on how far our pensions stretch, and then there is the whole question of coverage for when we travel out of province. Al will be writing on this in much more detail on pages 2-4.

Members of your executive have been in touch with some of our previous institutions to arrange to speak to the faculty associations there and with their Human Resource departments to ensure that people considering retirement know about our organization and have good information to ensure they make the best decisions for their own futures in retirement. Dennis Anderson and his team continue to offer our pre-retirement workshops, and the day after the AGM he will be co-ordinating a Facilitator Training Session for people who live far outside the Lower Mainland and who are interested in offering our workshops at their old institutions.

I must take this opportunity to thank all of the executive for their hard work and enthusiastic support over the year. Brenda Appleton and Judy Wilbee who have chosen not to run for re-election this year. Judy has been a member of our group almost from its beginning, and Brenda joined a few years ago. Both have worked really hard for the CPPR and we will miss them.

Do consider attending our AGM, which this year will be taking place at Langara College (easily accessible by transit) and we are very grateful to Langara Faculty Association who arranged this for us. There is some funding available on a first come first served basis for members travelling from outside the Lower Mainland. More details are available on page 5. You will probably have noticed that we have

## In This Edition

Article	Page
President's Message	1-2
Updates from Our Treasurer	2-4
Notice of AGM	5
Recommended Resolutions	6
What do you think About?	7
Contact Us and Useful Links	8

*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](mailto:marylgriffin@telus.net) or Al Valleau [al.valleau@shaw.ca](mailto:al.valleau@shaw.ca).

moved our AGM from its usual spring/summer time to the fall. This change is because we are presenting a Resolution to the AGM to move our year end from June to September to coincide more closely with when the majority of our annual dues are collected from our September Pension cheques.

As you know, one of our aims in the CPPR is to maintain and develop further our relationship with the Pension Partners because their decisions can have an effect upon our lives. We are glad to note, therefore, that FPSE has appointed a member of our executive, Kathy Conroy, to join Penny Heaslip as one of the retired appointees to its Pension Advisory Committee. Kathy replaces Paul Ramsey who has been appointed to replace the BCGEU's Danny Bradford as the Retired Pension Trustee. To ensure that over time we as the group representing retirees are able to maintain these close lines of communication with the retired Trustee and with FPSE, we are bringing a couple of Constitutional Changes for consideration by the AGM. You will see these on page 6. They will also be posted on our website.

*Mary L. Griffin*

## **Updates from our Treasurer and Notes on Insurance**

### **Financial Status of the Association**

It has been a busy year, and, as with starting up any new organization, much of the financial planning was guess work based on the information we had for our association when it was a part of the RTA, and had a completely different structure and a smaller membership. I can report that with the increase in membership and the fact that we now retain the complete \$40 annual membership rather than giving \$40 of the RTA \$45 membership to the RTA, we are on solid financial ground. We are still growing, and still adjusting our organization, but all the growth and organization has been positive and has been further enhanced by the continued support of FPSE and other organizations and a sound executive that has pitched in where necessary.

### **Insurance Matters**

One of the items that seems to be of major importance to our members and to those who are about to retire is extended health and dental, and travel insurance. When you are working, you take the fact that you have extended health and dental for granted, and taking out the occasional short term travel insurance policy for travel is not a major financial burden. Once you retire, you realize the veracity of the statement that between 20 to 23% of your gross salary when you were working was composed of the employer's extended health, dental, STD, LTD and pension expenses for each employee. As well, you realize that group plans that you can get through your pension plan are not as beneficial as those you had while you were working. As such, when you retire, there are options that you consider.

However, comparisons of different plans are complex. CPPR has been active comparing some of the plans that are similar to ours. As you can see from the table on the next page, the old adage is true; the devil is indeed in the details. Over the next year, we will be endeavouring to make sure that the extended health, dental and travel insurance available to you as a member is the best CPPR can get. Besides being able to advocate on your behalf in regard to pension matters, we realize that one of your paramount concerns is centred on health concerns. To this end, CPPR will be comparing the coverage we now get to what is available to other plans in the BC public sector as well as discussing insurance concerns with other public sector retirement associations and the trustees to our plan to ensure that you get the best coverage possible. In the table, you will see that we have included cost/benefit analysis for a new plan

## Different Medical Plans comparisons June 2016

	College Plan	Teachers	Municipal	Public Service	Ontario	Johnson Prestige	Thrive
<b>Extended Health</b>							
One	72.07	74.29	75.00	54.00	88.17	88.	
Couple	144.14	148.73	136.00	108.00	176.35	200.00	
Lifetime limit	150,000	200,000	200,000 as of 2017	200,000	n/a	250,000	
Deductible	250.00/person	\$200/person	\$100/person*	250/person	none		
Percentage	80% up to \$1,000, 100% after	80% to \$1,000 100% after	70% to \$1,000 100% after	70% to \$2,000 100% after	Rx 85% up to \$3,500	100% per day semi/private	
Hospital	Covered semi private	Semi private	-not listed	Semi private	Optional plan @ 95%		
Vision	150/ 2 yrs	300/ 3yrs	"	200/ 2 yrs	400/2yrs	300/2yr	
Physio et al	250/yr	1,000/yr		500/yr	1200/yr	1000/yr	
Out of prov in Cda	100%	100%			**	***	
Medical services	\$500/yr	400		400	Inside limits	Inside limits	
Hearing	700/ear/4 yrs	1400 /4 yrs		700/ear/4yrs	1100/5yrs	1000/5yrs	
<b>Dental</b>							
Basic 1	24.43	24.00	22.62			55.00	
Basic 2	46.41	45.64	43.00			110.00	
Enhanced 1	47.32	45.41	43.00	42.00*		56.00	
enhanced 2	89.92	86.22	76.67	84.00*		112.00	
Basic 1/2	75% to 1000/person	70% to 1000/person	70% to 1000/person	75% up to 750/person			
Enhanced	Up to 2000/person incl major restorative 1X/5yrs	Up to 2000/person incl major restorative 1X/5 yrs	70% to 2,000/person incl major restorative 1X/5yrs	Up to 1500 incl major restorative incl crowns 1X/5 yrs			

- \*New plan with basic and enhanced in January 2017

- \*\* Out-of-Province & Out-of-Country
  - reimbursed at 100%
  - \$2,000,000 per trip
  - multi-trip plan (up to 93 days per trip)
  - trip cancellation / interruption (\$6,000 per trip)
  - 90-day stability clause

- \*\*\*Out-of-Province & Out-of-Country
  - reimbursed at 100%
  - \$2,000,000 lifetime maximum
  - multi-trip plan (up to 62 days per trip)
  - trip cancellation / interruption (\$6,000 per trip)
  - sudden & unforeseen clause

that Johnson, the insurance company that has brought you MEDOC travel insurance, is offering to our association. This new plan has a set of different coverage rates that can in some options include travel insurance. Besides this, we have included Johnson's insurance plan for the Retired Teachers of Ontario as they have been aggressive in marketing their membership and travel insurance to retiring educators in BC from both the Teachers and the College Pension Plans, even though they cannot advocate for us on any College Pension Plan related issues.

At the AGM workshop, you will have an opportunity to have input on what kind of coverages you would like us to pursue.

### Extended Health and Travel Insurance Annual Cost Comparison

	College Plan	Ontario Teachers with Travel	Thrive (New Plan Proposed by Johnson)
Single/couple per year	72.07 X12 = 864.84 144.14 X12 = 1729.68	88.17 X 12= 1058.04 176.35 X12= 2116.20	
With Medoc */couple	55 X12= 660 = 2389.68		
Basic			95 X12 = 1140.00 163 X12= 1956.00
With travel			107.X12= 1284.00 190.50X12= 2286.00
Enhanced			148 X 12= 1776.00 253.50X12= 3042.00
With travel			162 X12= 1944.00 285.5 12= 3426.00
Superior			199.50X12= 2394.00 342 X12= 4104.00
With Travel			217.5X12= 2610.00 382 X12= 4584.00

- Medoc travel insurance rates change in 5 year bands 65-70, 70-75 etc. For this rate, the approximate 65-70 standard band is being used with up to 35 day long trips

*Al Valleau*

#### Current Executive and Elections (accurate at time of going to press).

##### Table Officers Standing for re-election

Mary L. Griffin (President), Dennis Anderson (Vice-President), Norah Andrew (Secretary), Al Valleau (Treasurer)

**Directors Standing for Re-election:** Danny Bradford, Peter Clark, Kathy Conroy, Jack Finnbogason, Paul Ramsey, Dick Schultz, Maureen Shaw.

**Directors with a continuing term:** Ken Bauder, Tom Whalley

**Resigning Directors:** Brenda Appleton, Judy Wilbee

## Formal Notice of Our AGM

### Association of British Columbia college Pension Plan Retirees (CPPR)

#### Notice of Annual General Meeting

**Tuesday 27 September 2016**

**10:30 am**

**at**

**Langara College**  
100 West 49<sup>th</sup> Avenue, Vancouver

#### **Lunch Provided**

All Members of the Association are invited to attend. Bring a retired colleague with you. Memberships will be available at the door and new members will be entitled to vote.

The formal business meeting will include a **Workshop** in which all members in attendance will participate  
on

#### **Ensuring and Insuring our Health**

**Come and have your opinion and experiences be a part of this important topic and help forge CPPR's position on health insurance**

#### **Travel Funding**

Members from areas where the half-price ferry fare or public transit is unavailable (Kamloops, Prince George, the Kootenays, the Okanagan, the North Island, and the North Coast) are invited to apply for up to \$300 travel assistance to attend the meeting. Such assistance will be awarded on a first come first serve basis per area. **Apply** by emailing [al.valleau@shaw.ca](mailto:al.valleau@shaw.ca).

**To apply for funding, please contact [al.valleau@shaw.ca](mailto:al.valleau@shaw.ca).** It would be helpful if we could have an idea of our attendance, so please email [marylgriffin@telus.net](mailto:marylgriffin@telus.net) with the heading **AGM** if you plan to attend.

## The Following Constitutional Resolutions will be brought to the AGM.

### RECOMMENDED CONSTITUTIONAL AMENDMENTS

#### ***YEAR END***

Given the accounting and reporting challenges presented by our current Financial Year End and to begin the Financial Year the month following the Pension Corporation's deduction of dues from members' September pension cheques, Resolved that clause 5.1 of the constitution be amended to read:

5.1 The Fiscal Year of the Association shall be September 1<sup>st</sup> to August 31<sup>st</sup>.

#### ***DIRECTORS ONE***

##### RATIONALE

As the formal representative of retirees from the college system, the ABC CPPR needs to be current on the actions, reports, and decisions of the College Pension Management Board that affect our membership. At present, the CPPR relies, to a great extent, on the pension information about the College Pension Fund given us by the Retired Representative on the College Pension Board (within the bounds of confidentiality). The current representative has been a great help in informing us about developments. This is, however, an informal arrangement.

##### **Therefore**

**Resolved that Clause 3.1 of the ABC CPPR constitution be amended to read**

**3.1.1 (a) The number of full voting Directors** shall be a minimum of five and a maximum of fifteen including: Five Table Officers, namely the President, Vice-President, Immediate Past President, (for one term only), Secretary, and Treasurer.

*(b) The Retired Trustee will be an ex-officio Director of the Association unless he or she is already a duly elected Director of the Association.*

#### ***DIRECTORS TWO***

##### RATIONALE

Another channel of information is provided by one of the FPSE appointed retired representatives on the FPSE Pension Advisory Committee (PAC) who is currently a duly elected director of the CPPR. This PAC representative has been equally helpful in ensuring our information is complete and timely. However, recognizing that we do not participate directly in the appointment of that representative, and that at present FPSE's own policies do not mandate that such representative be a member of our organization, it is time to formalize that information channel.

##### **Therefore**

**Resolved that Clause 3.1 of the ABC CPPR constitution be amended to read**

**3.1.2. One of the Retired Representatives from the Federation of Post Secondary Educators' Pension Advisory Committee, as appointed by FPSE, will be invited to be an ex-officio Director of the Association unless he or she is already a duly elected Director of the Association.**

## What do You think About . . . ?

### Proposed Changes to the Canada Pension Plan

\*\*The material below was emailed to us by Dale Lauber of the Retired Teachers' Association together with permission (shown below) to share it. We have included it in this issue of *Prime Time* because we believe you may be interested and because this issue is devoted to our AGM and to issues concerning Pensions and Insurance. You will certainly want to make your own decisions about what you feel about the proposed changes to the Canada Pension Plan. The CPPR would not make any submission on this issue on behalf of its members unless specifically directed to do so by those members at a General Meeting.

“The provincial governments, with the exception of Manitoba and Quebec, agreed to enhance Canada Pension Plan benefits. BC participation is essential to make sure the agreement meets the population requirements for amending the CPP. BC has now slowed down the actual signing of the detailed agreement, they did though sign the agreement in principle, and are holding a public engagement. Unfortunately this will give those organizations that oppose the CPP enhancement a stage for their propaganda (CFIB, Fraser Institute, Canadian Taxpayers Federation, etc). The labour movement and ordinary workers who will benefit from this increase in pension at retirement must also become engaged and let the BC Government know that they support this retirement security enhancement.

The following BC Government websites have material that is basically supportive of the CPP enhancement. Anyone can take a quick look and write an email to support the enhancement. The more citizens that write in the greater the impact on this engagement process being used by the BC Government. My fear is that the BC Government may be yielding to pressure from these organizations to back away from the agreement, which would then terminate the whole deal. The government will hear from those organizations opposed to the enhancements very soon and may then shut down the website, so sooner responses are better. Individual emails are just as effective as long submissions. Please respond soon.

<http://engage.gov.bc.ca/canadapensionplan/>  
<http://engage.gov.bc.ca/canadapensionplan/for-employees/>  
<http://engage.gov.bc.ca/canadapensionplan/for-employers/>

This is the email address for response to the BC Government engagement. A simple email is all that is required to counter act the comments and attacks by those above organizations. These websites and email addresses are very hard to find on the governments website.

[citizenengagement@gov.bc.ca](mailto:citizenengagement@gov.bc.ca)

You many share this email with your friends, members, colleagues and active employees.

Thanks, have a good summer and call if you have any questions.

Dale Lauber

[dalelauber@shaw.ca](mailto:dalelauber@shaw.ca)

BCRTA Pension and Benefits Committee

Teachers' Pension Plan Trustee”

## Stay Connected with us and with Others

**Check Out Our Website** [www.BCCollegePensionPlanRetirees.ca](http://www.BCCollegePensionPlanRetirees.ca)

**CONTACT US** via email at [info@bccollegepensionplanretirees.ca](mailto:info@bccollegepensionplanretirees.ca)

or by phone at 1-844-655-6565

or by mail at The Association of British Columbia College Pension  
Plan Retirees  
C/O FPSE  
400-550 West 6<sup>th</sup> Avenue  
Vancouver, BC, V5Z 1A1

### USEFUL LINKS

*You will also find these links on our website.*

OAS and CPP <http://www.servicecanada.gc.ca/eng/home.shtml>

BC Pension <http://www.pensionsbc.ca>

BC Forum (Retired Unionists) [www.bc.forum.ca](http://www.bc.forum.ca)

BC Ombudsman <http://www.ombudsman.bc.ca/seniors>

Council of Senior Citizens of BC <http://www.coscobc.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>

Pacific Blue Cross <http://www.pac.bluecross.ca/Corp/client/pensionbc/cpp.aspx>

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

