

Advocate

Official news magazine of the B.C. Federation of Retired Union Members (BC FORUM)



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The long and bumpy road to a better BC for people

After 16 years, a government that works for us, not the wealthy elite

A LONG NIGHT of counting on election day. Another two weeks of waiting for the official count. The spectacle of former premier Christy Clark writing a Throne Speech stolen from the NDP platform and irrefutably branding herself as a politician who would say anything to retain power.

“It was a long wait, but it was worth it,” says Diane Wood, President of BC FORUM. “We now have a government that is pledged to work for us, not the high flyers who have contributed so many millions to the BC Liberals’ pay-to-play empire over the years.”

John Horgan’s New Democrats ran on a platform that includes many initiatives to make life more affordable, improve services to people, and build an economy that works for everyone.

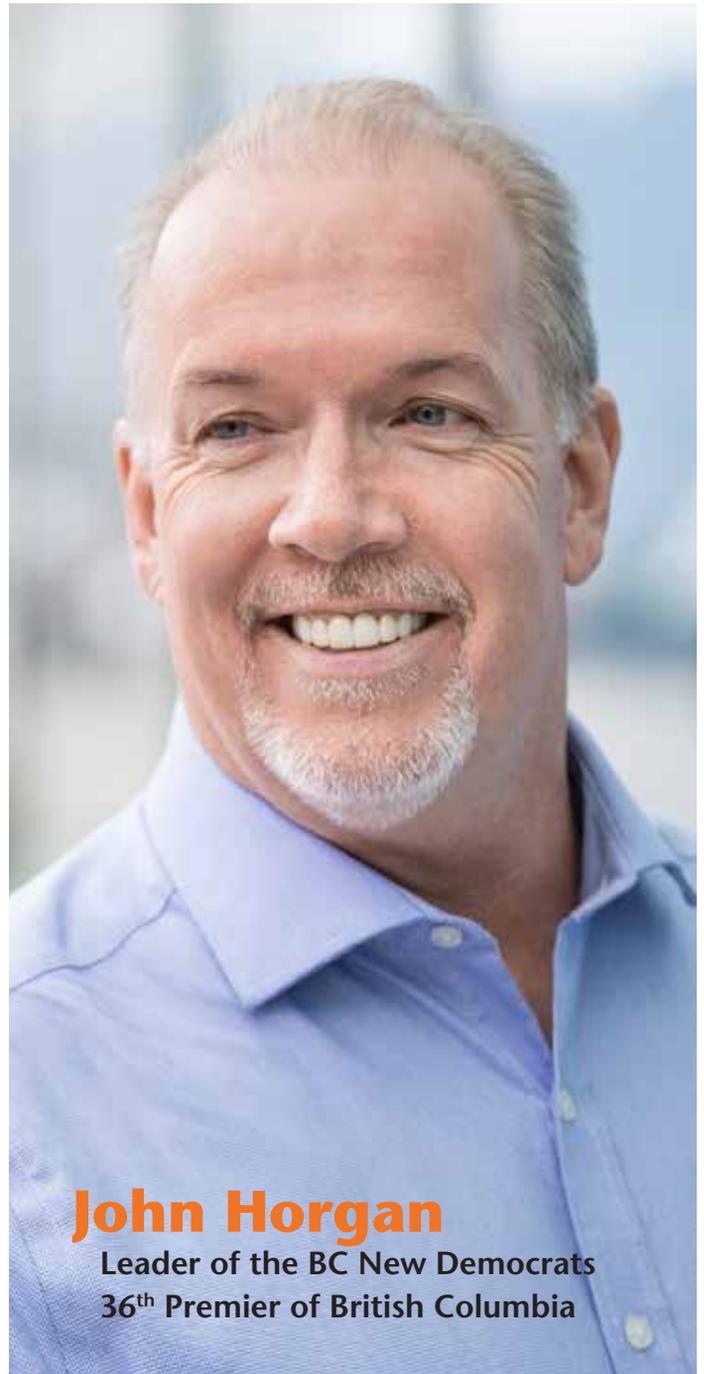
Wood said many of these proposals will improve the lives of retired workers and their families including:

- Investing in home care and quality long term care for BC seniors.
- Working to reduce the cost of prescriptions and supporting a national pharmacare program.
- Increasing the time home care workers can spend with seniors so they can stay in their own homes longer.
- Restoring the 100 percent weekday discount on BC Ferries.
- Cutting MSP premiums in half on Jan. 1, 2018, and entirely eliminating this unfair tax over four years.

Irene Lanzinger, President of the BC Federation of Labour and Chair of BC FORUM, said she looks forward to working with the new government.

“I’m excited to have a government that I think will be on the side of working people and families. I think it will be good for BC,” said Lanzinger. She highlighted a \$15 an hour minimum wage and \$10 a day child care as examples of commitments that will give hundreds of thousands of workers a chance to climb out of poverty.

See also: NDP – Green agreement, page 11



John Horgan

Leader of the BC New Democrats
36th Premier of British Columbia

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Advocate

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In this edition

BC FORUM's annual general meeting, held June 21 in New Westminster, tackled many issues of importance to older and retired workers and our families. Our coverage begins on page 4.

Also in this edition:

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This roller coaster ride isn't over

By Diane Wood
President, BC FORUM

WHAT A ride this has been! From the nail-biting as we waited for the final results of the May 9 election to the anxiety about how Lieutenant Governor Judith Guichon would respond when the BC Liberals were defeated June 29, we've been through a lot of ups and downs.

During this tense and unprecedented process, Christy Clark explored new lows.

She introduced a Throne Speech that promised to implement at least 30 proposals stolen from the NDP and Green platforms – initiatives that she vehemently opposed during the election campaign.

Clark repeatedly promised during this time that she would not ask the Lieutenant Governor to order a new election if her government was defeated in the Legislature. After her one and a half hour meeting with Guichon, it emerged that she broke that promise too. It couldn't be more crystal clear: the only thing she really believes in is power at all costs.

"Her desperate performance this week won't go down in history as one of the more dignified exits from office," wrote Vaughn Palmer in a bit of understatement in the Vancouver Sun.

The new John Horgan NDP government, supported by the three BC Green MLAs will face immense challenges.

Even before the Clark government was defeated, the corporate and wealthy elites who have had their way for so long were trying to fan fears about what would happen if their interests were not the top

priority. They're used to having lots of butter on their side of the bread and they want to keep piling it on.

We can expect to hear a lot more from those folks.

At the BC FORUM annual general meeting, held June 21, we talked a lot about political action, our role in the provincial election, and where we go from here. There was a real buzz in the room – both unease and excitement – as we wondered what would come next.

Thank goodness the Lieutenant Governor ignored Christy Clark's recommendation and made the right decision. That puts the unease to rest.

Now we need to focus the excitement and consider the long run. There is so much to do. It can't be done overnight.

For 16 years, the BC Liberals have loaded the dice against ordinary people. By piling on regressive taxes like the MSP and cutting taxes that are based on ability to pay, our whole tax system has been skewed to favour the rich. Studies by the Canadian Centre for Policy Alternatives show that the very richest British Columbians now pay a lower share of taxes in relation to income than everyone else.

The rest of us have paid for those tax giveaways through cuts in vital services like education, health care, child protection, neglect of our environment and much more.

The least fortunate and most vulnerable – including people with disabilities, welfare recipients, frail seniors and young people in precarious work – have fared even worse with decade long freezes in support, neglect, and cuts. The list of Liberal failures just goes on and on.

For people like you and me, the



Diane Wood

long-awaited change of government is both an opportunity and a challenge.

We have the opportunity of having a government that will work to make life more affordable for ordinary people, restore the public services that we all depend on, and build an economy that provides more opportunities for our children and grandchildren.

The challenge, of course, is the tightest of all possible margins in the Legislature. It just couldn't be any closer. And given the evidence of the last few weeks, I think we can count on the BC Liberals to do everything they can to block, obstruct and delay the progress we need.

I'm sure we won't agree with every single thing the new government does, but they're clearly on the right track for a better BC. Our job will be to help create the space and public support they'll need to implement these important initiatives.



BC FORUM members discussed the annual report from their Board of Directors, debated resolutions, and heard from Irene Lanzinger,

President of the BC Federation of Labour, during the annual general meeting held June 21 in New Westminster.

BOARD OF DIRECTORS' REPORT

"It's for our members and families that we do this work"

PRESIDENT DIANE Wood presented the report of the volunteer Board of Directors as one of the first items of business at BC FORUM's Annual General Meeting, held June 21 at the UFCW 1518 conference hall in New Westminster.

The report outlined the organization's activities during the last year, including action to help elect an NDP provincial government, reach out to new members, and work with allies to advance key issues that affect retired workers and their families.

"It's for our members and families that we do this work," said Wood.

"It has been a noteworthy year, highlighted by voters' clear rejection of the Christy Clark BC Liberal government," said the report.

"As you know, the hard-fought campaign ended in a virtual tie between the BC NDP and the Liberals

– a hung Parliament with no single party able to govern without support from the opposition. Most significantly, about 60 per cent of British Columbians voted against 'more of the same' from a government that was bought and paid for to put corporate interests ahead of everything else.

"By contrast, the inspiring BC NDP campaign led by John Horgan put people first, directly addressing the hopes, dreams and aspirations of working families and seniors," the report said.

At the national level, Wood said BC FORUM is working with union allies, the Congress of Union Retirees of Canada and the National Pensioners Federation to "keep an eye on" the federal government. Disturbing news articles have revealed that the government has received a report recommending that the age of

eligibility for Old Age Assistance and the Guaranteed Income Supplement be raised to 67 – a throwback to the Harper government's plans.

At the local level, BC FORUM is active through regional representatives and labour council delegates.

During debate on the report, John Colbourne, who serves on the South Okanagan Labour Council, stressed the importance of involvement in labour councils. For example, he said the labour council's work with Protein for People has resulted in a significant increase in the distribution of canned salmon in his region.

Wood thanked all the individual members, unions and supporters who have contributed time, energy, money and in-kind donations. She also noted the need to continue to increase membership to ensure BC FORUM remains a sustainable organization moving forward.

Delegates call for a national drug plan

BC FORUM members who attended the Annual General Meeting unanimously demanded that the federal government pass legislation to provide a national public drug plan.

Recommending support of the resolution, BC FORUM director Russ St. Eloi said bulk buying on a national scale would result in lower costs, as it has in other countries.

St. Eloi also indicated the Canadian Labour Congress will launch a major push to promote public prescription drug coverage this fall.

“A national public drug plan would reduce prescription drug spending by a massive 41 percent, thus saving up to \$11.4 billion,” said the resolution adopted by delegates.

“Canada remains the only developed country with a universal health care system that does not include prescription drug coverage,” it said.

Delegates called on federal health minister Jane Philpott to “take a positive stance towards promoting a national drug plan.” They said she should advocate for such a plan as part of a study on the development of a national pharmacare program which is being conducted by the House of Commons’ Standing Committee on Health.

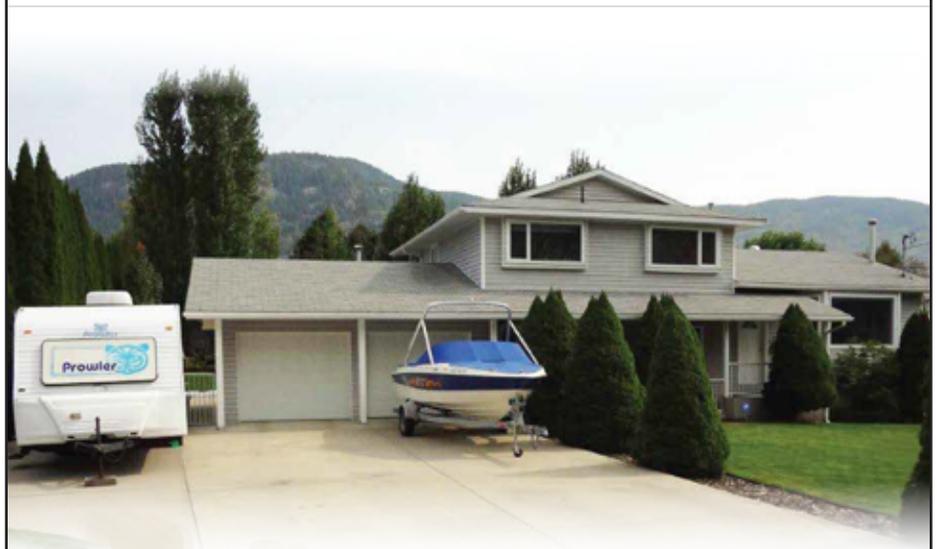
Mark-up on drugs

DAVID PORTEOUS, President of Working Enterprises Consulting and Benefits Services, revealed some startling numbers on how much various pharmacies are adding to the cost of prescriptions.

In a chart based on claims submitted to three insurers, he showed that the average mark-up on the top 30 paid drugs ranged from 1.05 percent at Costco to 25.0 percent at Rexall. The average mark-ups by other companies were:

- 8.94 percent at Save-on-Foods and London Drugs;
- 9.14 percent at Pricemart Foods;
- 10.03 percent at the Real Canadian Superstore;
- 15.71 percent at Safeway;
- 20.05 percent at Shoppers Drug Mart;
- 20.76 percent at Pharmasave;
- 21.55 percent at Peoples Drug Mart;
- 23.37 percent at the Medicine Shoppe.

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BC FORUM AGM



The resolutions committee – chaired by Sam Wiese (centre) – presented five key issues for debate. The resolutions called for national action on dementia, housing and prescription drugs, and defended Canadians' retirement security from new threats.

More highlights from the AGM

IRENE LANZINGER, President of the BC Federation of Labour and chair of BC FORUM, highlighted the need for collective political action to counter the rise of right-wing populism in the world, citing Brexit and the election of Trump as examples.

She noted labour and BC FORUM involvement in the BC election, saying it makes a big difference in promoting equality.



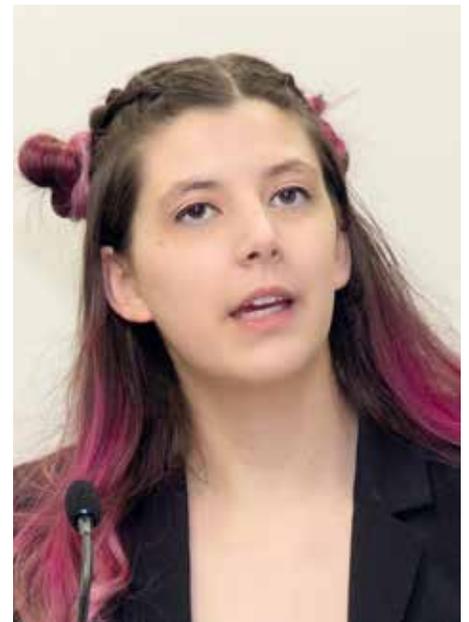
Irene Lanzinger

Resolutions

- Delegates demanded the federal government develop a national dementia plan that would increase research, promote early diagnosis, strengthen integration of care, enhance skills of workers and support caregivers.
- Speaker after speaker condemned Bill C-27's attack on pensions as a threat to employees and retirees. Delegates left no doubt they opposed changes that would allow employers to back out of their pension commitments.
- Shades of Stephen Harper: the Trudeau government's Council of Economic Advisors says Old Age Security (OAS) and the Canada Pension Plan (CPP) "should be recalibrated to meet the Canadian reality of an aging society." BC FORUM will oppose any attempt to raise the age of eligibility.
- Delegates debated a wide-ranging resolution calling for a federal

strategy that would help provide adequate and affordable housing for all Canadians.

- The full text of all resolutions is posted at www.bcforum.ca.



Elsbeth Couture, BC FORUM staff, addressed the AGM in recognition of National Aboriginal Day, and the need for reconciliation with indigenous peoples.

forum **BC**

Health & Dental Plans for older workers, retirees and families



Conversion Plan

If converting within 90 days Pre-existing Coverage

Enhanced Conversion Plan

Pay Direct Drug Card Included. You must be converting from a previous Benefit Plan within 90 days to qualify for this Plan. Pre-existing Conditions are covered.

Value Plan

Guaranteed Issue Pre-existing Coverage Pay Direct Drug Card Included

Value Plus Plan

If converting within 60 days Pre-existing Coverage Pay Direct Drug Card Included.
Higher Limits & Travel Medical

Gold Value Plan

If converting within 60 days Pre-existing Coverage Pay Direct Drug Card Included.
Higher Drug Limits & Higher Travel Medical Limits

CONVERSION PLAN

If converting within 90 days Pre-existing Coverage included

EXTENDED HEALTH BENEFITS

DRUGS: NO Pay Direct Card: Prescription Drugs 80% up to \$1000 per year. After 100% of eligible expenses, subject to maximums based on Pharmacare's eligible drugs.

(The Extended Health maximum benefit is \$35,000. Life Time Limit)

Medical Items: In Province expenses 80% when prescribed by a Physician. Limitations and restrictions apply.

Vision Care: Upon completion of 12 continuous months. Eyeglasses up to \$125 every 24 months.

Professional Services: Total combined benefit \$500 per calendar year per person. Chiropractors, Naturopaths, Physiotherapists, Massage Therapists, Podiatrists: \$500 per calendar year per person.

Medical Transport: In Province Ambulance Service Emergencies only. Emergency out-of-Province Eligible Expenses: when ordered by attending Physician maximum \$1000.

Audio (Hearing Aids): Up to \$500 per 5 year period per person.

Private Duty Nursing: Registered Nurse (RN) up to 720 hours per calendar year for an acutely ill bed patient in hospital in BC. Up to \$1000 when acutely ill and bedridden at home. Lifetime maximum is \$5000 per person.

Hospital Indemnity Benefit: If an insured is hospitalized \$10 per day from the 5th to the 90th day of hospitalization, provided not due to any pre-existing conditions.

Four Day Travel Medical Plan: Your \$35,000 lifetime EHB coverage will be automatically increased to \$500,000 whenever you leave BC on trips lasting NO more than 4 days. For longer trips call our office for rates on out-of-Province/Country Travel Medical.

Emergency Travel Assistance: Locating the nearest appropriate medical care. Handling medical evacuations and related transportation needs. Locating Legal assistance and replacing lost passports.

Accidental Death & Dismemberment: The maximum benefit payable in the event of death or dismemberment resulting within 365 days of an accident is \$25,000. This coverage terminates at age 70.

Final Expense Benefit: Based on actual funeral expenses of up to \$5000 per insured person if death occurs from any cause after 24 months of continuous coverage.

Dental (when added to your Extended Health):

PLAN (A): During the first 12 months of coverage under this dental plan eligible expenses will be reimbursed at 70% of the PBC fee schedule. Thereafter, the reimbursement percentage will be increased to 80%. Dental coverage will begin 3 months from the date you (and/or your dependents) are covered under the EHC plan. This is basic Dental Coverage with limits and restrictions. Check policy wordings for coverages.

	NO DENTAL	WITH DENTAL
SINGLE:	\$ 97.50	\$ 135.00
COUPLE:	\$ 192.20	\$ 267.50
FAMILY:	\$ 227.10	\$ 350.40

ENHANCED CONVERSION PLAN

Pay Direct Drug Card Included. You must be converting from a previous Benefit Plan within 90 days to qualify for this Plan. Pre-existing Conditions are covered.

EXTENDED HEALTH BENEFITS

DRUGS: Pay Direct Card INCLUDED: Prescription Drugs 80% only. 8% drug markup limit and a \$10 Dispensing Fee Cap. Based on Pharmacare's list of eligible drugs.

(The maximum benefit is \$35,000. Life Time Limit)

Same coverages as the Conversion Plan

Medical Items

Vision Care

Professional Services

Medical Transport

Audio (Hearing Aids)

Private Duty Nursing

Hospital Indemnity Benefit

Four Day Travel Medical Plan

Emergency Travel Assistance

Accidental Death & Dismemberment

Final Expense Benefit

Dental (when added to your extended Health Care)

Plan (A) The same coverages, wordings and reimbursement as the Conversion Plan

**Plus: Enhanced Dental - Plan (B)
Coverage limit 50% with a \$1000 limit per person annually.**

This represents an overview of coverages only. The BC Forum Master Policy wordings, limitations, and exclusions apply. E & OE

Other coverages for BC FORUM members:



- Out of Province/Country Travel Medical
- Guaranteed Issue Life Insurance
- Investment & Retirement Planning
- Long Term Care Insurance
- Individual Dental Plans

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Toll Free: **1-855-894-8111**

		WITH DENTAL
SINGLE:	\$	154.17
COUPLE:	\$	305.75
FAMILY:	\$	405.21

VALUE PLAN

Guaranteed Issue (pre-existing conditions are covered)

DRUGS: Pay Direct Card Included

Prescription Drugs to age 79

Prescription Drugs 80% to a max. of \$600 per year

Generic Drugs only, unless otherwise specified by physician

No Lifestyle

VISION CARE

\$125 every 24 months

Eye Exams up to \$50 every 24 months

PROFESSIONAL SERVICES

All paid from first dollar max. \$300 per year, per practitioner, per person

Chiropractor

Physiotherapist

Foot Care Professionals

Speech Therapist

Psychologist

MEDICAL TRANSPORT: Air & Land included

AUDIO

Hearing Aids plus repairs or replacement of parts

\$300 maximum every 4 years

PRIVATE DUTY NURSING: \$1,000 max. per year

MEDICAL ITEMS: \$750 max. per year

ACCIDENTAL DENTAL: \$2,500 max. per year

OUT OF PROVINCE/COUNTRY TRAVEL MEDICAL

\$500,000 per lifetime; 15 day Emergency only

Age limit 79 years old



		UNDER 70	AGE 70 AND OVER
SINGLE:	\$	72.74	\$ 100.26
COUPLE:	\$	114.42	\$ 163.03
FAMILY:	\$	166.59	\$ 192.69

VALUE PLUS PLAN

You must be converting from a previous group plan within the last 60 days to qualify for pre-existing coverage. Limitations may apply.

DRUGS: Pay Direct Card Included

Prescription Drugs to age 79

Prescription Drugs 80% to a max. of \$1200 per year

Generic Drugs only, unless otherwise specified by physician

Includes Oral Contraceptives, No Lifestyle

VISION CARE

\$125 every 24 months

Eye Exams up to \$50 every 24 months

PROFESSIONAL SERVICES

90% max. to \$400 per year, per practitioner, per person

Chiropractor

Physiotherapist

Foot Care Professionals

Speech Therapist

Psychologist

MEDICAL TRANSPORT: Air & Land included

AUDIO

Hearing Aids plus Repairs or Replacement of Parts

\$400 max. every 4 years

PRIVATE DUTY NURSING: \$3,000 max. per year

MEDICAL ITEMS: \$1,500 max. per year

ACCIDENTAL DENTAL: \$2,500 max. per year

SEMI-PRIVATE HOSPITAL

\$200 per day; max. 25 days per year

OUT OF PROVINCE/COUNTRY TRAVEL MEDICAL

\$500,000 per lifetime; 30 day Emergency only

Age limit 79 years old

DENTAL

Combined max. per person, per year

\$500 first 12 months; \$750 next 12 months

\$1,000 every 12 months thereafter

Basic coverages 80% up to the limits above

Basic Comprehensive coverages 80% up to the limits above

		UNDER 70	AGE 70 AND OVER
SINGLE:	\$	148.56	\$ 172.87
COUPLE:	\$	243.54	\$ 292.15
FAMILY:	\$	339.45	\$ 352.22

GOLD VALUE PLAN

You must be converting from a previous group plan within the last 60 days to qualify for pre-existing coverage. Limitations may apply.

DRUGS: Pay Direct Card Included

Prescription Drugs to age 79

Prescription Drugs 80% to a max. of \$5,000 per year

Generic Drugs only, unless otherwise specified by physician

Includes Oral Contraceptives, No Lifestyle

VISION CARE

\$250 every 24 months

Eye Exams up to \$70 every 24 months

PROFESSIONAL SERVICES

90% max. to \$400 per year, per practitioner, per person

Chiropractor

Physiotherapist

Foot Care Professionals

Speech Therapist

Psychologist

MEDICAL TRANSPORT: Air & Land included

AUDIO

Hearing Aids plus Repairs or Replacement of Parts

\$400 max. every 4 years

PRIVATE DUTY NURSING: \$5,000 max. per year

MEDICAL ITEMS: \$3,000 max. per year

ACCIDENTAL DENTAL: \$5,000 max. per year

SEMI-PRIVATE HOSPITAL

\$200 per day; max. 25 days per year

OUT OF PROVINCE/COUNTRY TRAVEL MEDICAL

\$5,000,000 per lifetime; 60 day Emergency only

Age limit 79 years old

DENTAL

Combined max. per person, per year

\$750 first 12 months; \$1,000 next 12 months

\$1,200 every 12 months thereafter

Basic coverages 80% up to the limits above

Basic Comprehensive coverages 80% up to the limits above

		UNDER 70	AGE 70 AND OVER
SINGLE:	\$	177.42	\$ 212.48
COUPLE:	\$	309.49	\$ 379.60
FAMILY:	\$	410.88	\$ 438.28

PRICING FOR ALL PLANS IS VALID UNTIL MAY 31 2018

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- Investment & Retirement Planning
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Toll Free: **1-855-894-8111**
Email: info@weconsultants.ca

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- Retiree Benefit Programs for Individuals
- Bargaining Courses for Staff

Agreement: People come first

BRITISH COLUMBIANS have been waiting 16 long years for solutions to so many problems, and we want to help,” says John Horgan, Leader of the BC NDP.

“A New Democrat government, with the support of Green MLAs, will make life more affordable, fix the services people count on, and build a sustainable economy that works for people, he says.

The key step towards reaching that goal was taken May 30 when all 44 elected MLAs from the B.C. New Democrat and B.C. Green caucuses ratified an agreement pledging to work together to support a stable government.

“The people of B.C. spoke loud and clear on election day – they want a government that works for them, not just those at the top.

“With the signing of this historic agreement, we are showing that we are ready to roll up our sleeves and work together to make lives better for British Columbians,” said Horgan.

Andrew Weaver, Leader of the B.C. Green Party says the election clearly demonstrated that voters wanted to put an end to the bitter, divisive and cynical politics of the past, and get on with productive governance.

“I am very proud to stand with John Horgan and our respective caucuses to demonstrate how two distinct parties can work together for the good of all,” said Weaver.

The B.C. New Democrat government has agreed to advance several legislative and policy initiatives identified as a condition of support by the B.C. Green Caucus, including:

- Reforming our electoral system, getting the influence of big money out of politics, and reforming lobbying rules;
- Recognizing that education is



John Horgan and Andrew Weaver delivered a “confidence and supply agreement” to the Lieutenant Governor’s residence in Victoria on May 31.

about lifelong learning and fast-tracking enhancement to K-12 education funding;

- Protecting and promoting public health care, creating a proposal for an essential drugs program, and giving families the security of quality, affordable child care;
- Getting people moving with better transit;
- Giving the opioid crisis the attention it deserves;
- Establishing an Emerging Economy Task Force and an Innovation Commission;
- Eliminating Medical Services Premiums;
- Implementing a basic income pilot project;
- Fighting climate change while creating good jobs and introducing rebate cheques that will mean most people pay less while increasing the carbon tax beginning

in 2018;

- Sending the Site C project immediately to an independent review;
- Opposing the Kinder Morgan pipeline expansion project.

“This agreement establishes a relationship of ‘good faith and no surprises’ between the B.C. Green caucus and a B.C. New Democrat government,” said Weaver.

“It is our hope that it becomes a model for future B.C. governments, where working across party lines is quite ordinary. I have always believed we are better off when diverse views can be represented at the table. This is a new era for politics in B.C. - one where British Columbians are truly the winners,” said Weaver.

“The agreement means we have the opportunity to make those changes that are so important. I’m optimistic and excited for the future,” said Horgan.

Life insurance for seniors

You do have options

By David Porteous

MANY SENIORS start thinking about final expense insurance after retirement. We are all bombarded with TV commercials telling us how you can get life insurance even if we have high blood pressure or poor health and with no medical exam or health questions.

This type of insurance is called "Guaranteed Issue."

Historically these types of insurance policies have the highest premiums with the lowest coverage.

They should be considered only as a last resort.

What some of the television ads do not mention is that if the person



David Porteous

purchasing the policy dies within a short period of time, the death benefit could be limited!

These TV guaranteed issue policies can cost as much as \$20 per month per \$1,000 of insurance coverage.

It's true that some insurance companies consider people uninsurable due to age or medical history.

However, you should definitely take the time to find out if you qualify for a regular or rated policy at a fair price before buying insurance.

For information on tax-free final expense insurance give us a call.

You can reach us toll free at 1-855-894-8111.

David J.A. Porteous, EPC, UFCW 1518 is President of Working Enterprises Consulting & Benefits Services Ltd. and a charter member of the Canadian Initiative for Elder Planning Studies.

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- Retiree health, or health with dental, exclusively for BC FORUM members.
- Coverage for BC FORUM members still working who need benefits.
- Individual health and dental plans that cover pre-existing conditions for retiring BC FORUM members and their families.
- Estate planning.
- Registered Education Savings Plans for grandchildren (RESP).
- Guaranteed issue life insurance.
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BC is Canada's "wild west" of costly privatized care

The Liberals made BC the wild west of political cash – and also cash-for-access to health care

EVERY YEAR for the last five years, B.C. has been fined by the federal government for allowing illegal extra-billing. No other province can claim that distinction.

A new report by Canada's health coalitions shows patients have been hit with bills for thousands of dollars in illegal extra user-fees by private clinics.

In addition, a Globe and Mail investigation found that some surgeons who were "too busy" to see patients for months could find the time if paid a \$500 consultation fee.

Canada's health coalitions surveyed hundreds of private health clinics and patients across Canada. They found that extra user-fees amounting to hundreds or thousands of dollars are threatening access to health care and hurting patients.

"We found that the majority of private clinics are charging extra user fees to patients," says Adam Lynes-Ford, BC Health Coalition Campaigner.

"Costs for patients in the private clinics are exorbitant – up to five times more than those in the public system."

Lynes-Ford notes that B.C. is also home to a key legal challenge now underway in BC Supreme Court.

Dr. Brian Day's private clinics, found to have illegally billed patients almost half a million dollars in just 30 days, are seeking to strike down the rules that protect patients from



Adam Lynes-Ford, BC Health Coalition Campaigner, collected petition signatures at the annual general meeting, including one from Dan Bradford, BC FORUM treasurer. BC FORUM is a member of BCHC supporting its efforts to improve public health care.

such fees.

Such charges are forbidden under the Canada Health Act.

But the report, sponsored by health coalitions across the country, found evidence that at least 88 clinics in six provinces are charging extra user-fees.

Two-hundred and fifty patients also detailed instances in which they were charged for care. Many reported experiencing financial hardship as a result.

The report revealed that British Columbia and Quebec have the highest number of private clinics charging patients extra user-fees.

The Canadian Health Coalition points out that under Canada's

Public Medicare system, provinces are required to protect patients against unlawful user charges and extra-billing.

"The federal government is obligated to uphold the law and has the power to penalize provinces that fail to comply," says Adrienne Silnicki, National Coordinator of the Canadian Health Coalition.

In addition to calling for federal and provincial action to protect patients from illegal billing, the health coalitions are urging governments to make better use of public hospital capacity and improve home and community care to reduce wait lists and improve timely access for patients.

Activists honoured with life memberships

BC FORUM has recognized four women and men who have made tremendous contributions to the labour movement and retirees by awarding life membership.

President Diane Wood presented the honour to former President Alice West at this year's annual general meeting.



Diane Wood with Alice West

A life-long activist, West said she's sometimes asked why she does the things she does.

"I just did what I thought was right – just like you do. Always remember your right to fight for what's right," she said.

Life memberships were also awarded to two former presidents of the BC Federation of Labour,

Ken Georgetti and Art Kube. It was under Georgetti's leadership that BC FORUM was founded to represent retired and older workers. Kube has been a tireless advocate for seniors through his involvement in both BC FORUM and the Council of Senior Citizens' Organizations of BC (COSCO).

Life membership was awarded to Millie Canessa shortly before she passed away earlier this year. Millie served for many years as a volunteer BC FORUM director and was active in leadership positions in her union throughout her working life.

Regional representatives appointed

TWO NEW regional representatives and labour council delegates have been appointed by the BC FORUM board of directors.

Gary Werk began his union involvement when he joined the United Packinghouse Workers (now UFCW) at age 15 when he took a summer job. In the early 1970s, he was involved in organizing the union at Pacific Western Airlines, and later served as a business representative for CALEA and a staff representative



with the BCGEU. He now represents BC FORUM on the East Kootenay Labour Council.



Holly Page, seen here with Diane Wood reaching out to delegates at the BCGEU's 2017 convention, is the new regional representative and labour council delegate in Victoria.

Senior Citizens' Repair Service

We provide low-cost minor house repairs, renovations and maintenance for seniors 55 years and over and for people with disabilities.

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Strengthening BC FORUM has never been more important

Please encourage your friends to join our team

THROUGH OUR UNIONS, before we retired, we've all seen the benefits of collective action. Our voices are strongest when we stand together in solidarity.

That's where BC FORUM comes in. We are the only provincial organization that represents union members who have retired or are nearing retirement. We are an integral part of the labour movement, with formal representation in leadership bodies, and maintain strong links with provincial and national seniors' groups.

Together, we can make a difference for ourselves and our families. Please encourage friends, colleagues and family members to join us using the form below, or on-line at www.bcforum.ca.

Renew your membership – and sign up a friend

PLEASE HAVE A LOOK at the mailing label on this edition of *The Advocate* to check whether your membership is now due for renewal. If your membership is about to expire, you can renew by mailing the coupon below to BC FORUM, #200 - 5118 Joyce St., Vancouver, B.C. V5R 4H1.

You can also renew your membership on-line at www.bcforum.ca.

We also ask for your help in reaching out to people who are nearing retirement or have already retired. Like all membership-based organizations, we are all stronger when as many people as possible work together.

Remember that BC FORUM actively welcomes workers who are 50 and older, so don't be shy about encouraging your friends and family members to join us, even if they are still in the workforce.

Solidarity makes us strong.



BC FORUM has always provided free \$2,500 Accidental Death and Dismemberment insurance coverage to members.

We are proud to now extend this coverage to members' spouses at the low cost of \$5 per year. All you have to do is check the appropriate box when you apply or renew your membership. BC FORUM's AD&D coverage is valid until you reach age 86, the maximum age we were able to negotiate.



Please check your expiry date on the mailing label. BCGEU, HSA, MoveUp, CEU, CUPE 386, UFCW, Heat and Frost, UNIFOR 2301 and LiUNA 1611 pay first year dues for qualified members.



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This year, join the celebration

By Agnes Jackman
BC FORUM Regional Representative
and Delegate to COSCO Council

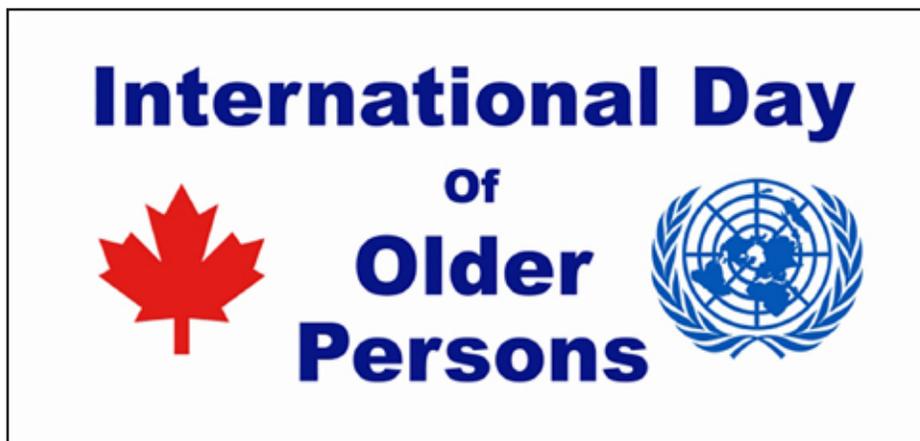
COSCO AND its affiliates, including BC FORUM, are taking the lead in BC for the Seniors' Voice October 1 United Nations International Day of Older Persons (UN IDOP) campaign in conjunction with the Congress of Union Retirees of Canada and the National Pensioners' Federation.

The UN's 2017 theme is "Stepping into the Future: Tapping the Talents, Contributions and Participation of Older Persons in Society."

COSCO is once again sending out a letter to the councils of all BC municipalities, districts and townships, and to the BC provincial government asking that they make a proclamation/declaration and/or raise the UN IDOP flag on October 1. As a proclamation has to be renewed each year

Information for retired workers

- Protect yourself against scam artists with info from the Canadian Centre for Elder Law. Google "Be a Savvy Senior Fraud Protection."
- The People's Law School has summarized benefits available to BC seniors. Search the web for "When I'm 64: Benefits for Seniors" to download or order a free copy.
- The Council of Senior Citizens' Organizations of B.C. (COSCO) offers free workshops to seniors groups. Visit www.coscobc.org for a complete list of topics.
- The Deprescribing Network – deprescribing.org – offers information about safely reducing medications that may no longer be needed.



IDOP flags can be purchased by following the links at www.seniorsvoice.org

while a declaration happens yearly automatically, one goal is to encourage declarations over proclamations where possible. Last year, COSCO was informed of 16 proclamations/declarations and six flag raisings in BC for the 2016 UN IDOP.

The Seniors' Voice has put a toolkit on its website <www.seniorsvoice.org> for people to use when asking for a proclamations/declaration and a flag raising for the UN IDOP. A resource menu has been set up on this website that will include IDOP activities across Canada. People are encouraged to list any activity connected to celebrating seniors.

IDOP flags can be ordered on this site at \$85 each. The deadline for ordering, in order to have them arrive in time for the day, is August 18.

It is my hope that observation of the UN IDOP will increase in coming years and that the recognition of the value of seniors and concern for their well-being will grow. If you would like your local government to make a proclamation/declaration and/or fly a flag in honour of the IDOP in 2017, let your council know and ask them to accept COSCO's 2017 invitation. Also, please post any IDOP seniors' events that you know of on the Seniors' Voice website.

New address? New e-mail address?

Please send your new address and e-mail address to BC FORUM.

You can mail in the form on page 15, or you can reach us by telephone or e-mail: 1.800.896.5678 (toll free), 604.688.4565, bforum@bcfed.ca



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