

Need benefits?
See pages 7-10

Advocate

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



Vol. 22 No. 2 Summer 2019

The BC Liberals screwed up and stuck us all with the bill

DAVID BLACK, President of MoveUP, doesn't mince any words when it comes to the situation facing drivers and members of his union who work at ICBC.

"The reality of the situation is that the previous B.C. Liberal government siphoned over a billion dollars out of ICBC," he says.

"After creating this enormous mess, they hid the recommendations that their own studies showed would have helped to at least alleviate some of the issues.

"Quite frankly, the BC Liberals screwed up and stuck us all with the bill," says Black. "They ought to have been smart enough to know what their actions would lead to. They still went down that path and betrayed British Columbians."

Years of mismanagement by the Liberals also supported a big crowd of ambulance chasers, and massive increases in legal costs.

"There are now 683 personal injury lawyers listed in the Yellow Pages for the Vancouver area alone. That's almost three times as many as the number of family physicians," says Diane Wood, President of BC FORUM.

"They've worked under rules that allowed almost unlimited use of costly expert witnesses. Court cases lasted years. Small wonder ICBC's legal costs are now 24 per cent of all expenditures," says Wood.

Almost half of each court settlement goes to pay the lawyers and experts, not the person who has the



Small dents can be canyons of cost for ICBC, thanks to the previously unlimited use of expert witnesses and lawyers who collected almost half of each court settlement. Legal costs have jumped to 24 per cent of all ICBC expenditures.

insurance.

That's why the NDP government has shifted minor injury disputes from the courts to an independent tribunal, and limited the maximum pain and suffering award for minor injuries. BC is the last province to take such steps.

In addition, insurance benefits have been expanded to fully cover rehabilitation services. ICBC has also increased benefits for lost pay and doubled lifetime benefits for those who suffer catastrophic injuries. It's the first increase in these benefits in 25 years.

Official notice of 2019 Annual General Meeting

- You are cordially invited to attend BC FORUM's annual general meeting Wed. June 19 in the UFCW auditorium, 350 Columbia, New Westminster.
- The meeting will include debates on resolutions, reports from the executive, informative speakers, display tables and great door prizes donated by our allies and supporters.
- Further details of the meeting are on page 16.
- Please mark your calendar today. We look forward to seeing you. And feel free to bring a friend!

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Advocate

The Advocate is published by the B.C. Federation of Retired Union Members. BC FORUM – supported by WE Consulting and Benefits and affiliated with the B.C. Federation of Labour – is dedicated to representing the interests of members and their families, continuing into retirement the relationship they enjoyed with the union movement.

#200-5118 Joyce Street
Vancouver, BC V5R 4H1
Toll-free 1.800.896.5678

Tel. 604.688.4565
bcforum@bcfed.ca

Editor: Soren Bech

soren.bech@gmail.com

2102 Porter Rd, Roberts Creek,
B.C., V0N 2W5

Labour Council Delegates and Regional Representatives

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In this edition

Thousands of Canadians – both workers and retirees – have no coverage for prescription drugs and other medical benefits.

That's why BC FORUM works in close co-operation with WE Consulting and Benefits to make top quality coverage available to our members at very competitive rates.

A special four page insert describing the various plans available to members begins on page 7.

Also in this issue:

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UFCW

WE FIGHT FOR FAIRNESS

Better. Stronger. Together.

By Diane Wood
President, BC FORUM

OUR WORLD would be a lot better if people would realize that we're all better off if we work together to care for our planet and each other.

As members of the trade union movement you and I have seen first hand that together we can achieve things that we could never achieve alone.

Working with our sisters and brothers at our worksites, we have won better wages and working conditions. In the political arena, we have won pensions, public health care, and more rights for all workers, regardless of whether they belong to a union.

Today, we continue to work with our allies to build on these impressive achievements. We are campaigning to improve our public health care system so it will finally cover prescription drugs and medically necessary dental care as originally envisioned in 1964.

Building on the recent modest improvements in the Canada Pension Plan, we continue to campaign for better pensions so working people can have financial security in their retirement.

There are, of course, many ways in addition to our unions that people work together to support each other. Volunteers who strengthen our communities. Family members and friends who care for their loved ones. Member owned retail co-operatives and credit unions. Political parties.

Places of worship. And many more.

I personally believe the most significant and powerful way we work together is through our governments, the people we elect to work for us.

Democratically elected governments are never perfect. No human enterprise is. But at their best, governments are a marvellous invention and tool to help us all get ahead.

This seems so obvious to me that it would usually go without saying. It's easy to forget how quickly the gains we've made can be rolled back or lost.

These are unique times, with unique challenges for humanity and the planet we live on.

New technologies have immense power to bring us together – for both good and evil.

It is truly encouraging to see young people use social media to spark student events around the globe calling for action to combat climate change before we reach the tipping point.

It is equally discouraging to see the same tools used to spread unfounded conspiracy theories, lies and hate.

Who would have thought that the internet – originally conceived as a way for scientists to collaborate and share their findings – would be misused to spread erroneous claims about the causes of global warming and the safety of vaccines, thereby threatening everyone's future?

Who would have thought that Russia and other foreign governments would spend millions to flood



Diane Wood

Facebook and Twitter with messages designed to sow distrust, incite hatred of others and divide ordinary people?

It is critical for countries to work together to deal with carbon pollution and to prepare to help the children, women and men who will be displaced by droughts, wildfires and rising sea levels.

Instead, we're seeing more and more division. Information warfare. Increasing isolationism and self-serving protectionism. Attacks on transnational institutions, including the chaos of Brexit.

We must be better than this.

Our national governments must be better. When they say "me first" they are condemning humanity and our planet to a terrible future.

Making home support an integral part of health care

THOUSANDS OF home support clients will soon be looked after by the public health care system rather than for-profit corporations.

The Fraser, Vancouver Coastal and Island Health Authorities will shift to in-house delivery of the majority of home support as contracts with other providers expire.

Fraser Health currently provides 37 per cent of home support in-house, and will move to 90 per cent over the next 12 months.

Vancouver Coastal is 26 per cent in-house, and will also move to 90 per cent in 12 to 18 months.

Island Health directly delivers home support on central and northern Vancouver Island. It will start delivering home support on southern Vancouver Island and the Gulf Islands on Nov. 1 this year.

The BCGEU, which represents 4,800 home support workers throughout the province, called the move “a real victory for home support workers and the B.C. seniors who rely on their care.”

“Bringing these workers into the health authorities will finally address the precarious nature of contract-based work with private providers and will enable more of a team-based multi-disciplinary approach to providing care at home,” said Stephanie Smith, President of the BCGEU.

Mary Ackenhusen, President and CEO of Vancouver Coastal Health, called the change an excellent opportunity “to improve patient care, enhance service coordination, and better align home support with the provincial vision of more team-based and connected community and primary care systems.”



Health Minister Adrian Dix – the guy wearing the flashy green tie – is moving to make home support services part of the continuity of care provided to seniors and people with disabilities.

Health Minister Adrian Dix said returning home support to public delivery will help improve scheduling, increase stability for staff and seniors, and support recruitment of more staff.

“Home support under the previous government, aside from the cuts and lack of service, was sort of kept aside from everything else. We need to integrate it,” said Dix.

He says home support is vital because it allows people to stay at home longer.

“This is for the clients. They’re my biggest priority. They are often frail or elderly seniors. They rely on the service. They need home support to be part of a continuity of care, and it makes sense for the health authorities to do that,” he said.

Dix described the current arrangement as a chopped-up mixed system that wasn’t working very well for anyone.

“We have to do a better job organizing this service, especially if we’re going to increase our investment in it,” he said.

Dix acknowledged it will take some time to fix home support – to make the work less precarious and more consistent, and to provide better service to seniors and people with disabilities.

“The goal is to make it better. There will be more resources in home support services, and bringing the services together allows us to offer more and better options, and more easily recruit people,” he said.

The health authorities say it will be a priority to ensure a seamless transition for home support clients, providing a high level of care and continuity. The BCGEU adds that home support workers will be transitioned to the health authorities with no loss in wages, benefits or pension plans.

Weather **WARNING** for Canadians

EXTRME WEATHER is going to be the new normal. A comprehensive federal government report says Canada's climate is warming twice as fast as the rest of the world. Northern Canada has warmed and will continue to warm at more than double the global rate.

The report says the effects are already evident in many parts of Canada and will intensify in the future.

"Extreme hot temperatures will become more frequent and more intense," says the report.

"Global emissions of carbon dioxide from human activity will largely determine how much (additional) warming Canada and the world will experience in the future."

The warming we're experiencing

now is "effectively irreversible."

Precipitation will increase, particularly in winter, everywhere in Canada, but there will be less snow and more rain.

Smaller snowpacks, loss of glacier ice, earlier snowmelt and more evaporation of surface water during warmer summers will all increase the risk of water shortages. In snowmelt dominated catchments – such as the Peace, Fraser and Columbia basins – runoff will peak earlier, with higher flows in winter, and lower flows in summer.

It all adds up to more droughts. More floods. More wildfires.

The oceans around Canada have also warmed, become more acidic, and hold less oxygen.

"Ocean warming and loss of

oxygen will intensify with further emissions of all greenhouse gases," says the report.

"Ocean acidification will increase in response to additional carbon dioxide emissions. These changes threaten the health of marine ecosystems."

Coastal flooding is also expected to increase.

"Changes in local sea level are a combination of global sea level rise and local land subsidence or uplift. Local sea level is projected to rise and increase flooding along most of the Atlantic and Pacific coasts of Canada and the Beaufort coast in the Arctic where the land is subsiding or slowly uplifting," says the report.

The full 444 page report can be found at www.ChangingClimate.ca.

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Singh makes history with parliamentary debut

Presses Trudeau government on housing, budget measures to help ordinary people

FOLLOWING HIS CONVINCING victory in the Burnaby South by-election, Jagmeet Singh made history when he was sworn into office and became the first person of colour to lead a federal party in the House of Commons.

In his first appearance in question period, Singh pressed Prime Minister Trudeau on housing costs that have spiralled out of reach for too many Canadians.

He cited the example of a Burnaby South resident who may lose her home, and whose children are losing hope for their futures.

“The prime minister is telling families like theirs to wait for help,” said Singh.

“I believe better is possible. Will the government commit to building half a million affordable homes?”

Trudeau did not.

“People are working hard,” said Singh. “They’re trying to make ends meet but they’re finding it tougher than ever to afford a place to call home, to care for ageing family members or to buy the medication they desperately need. Canadians across the country feel let down,” said Singh.

Federal budget

THE NDP says this spring’s budget was the Trudeau government’s last chance before the next election to deliver a budget that puts Canadians first.



Jagmeet Singh met with BC FORUM Board members Fred Girling and Bill Silvester at the United Steelworkers National Conference in April.

Instead, Singh said, the budget maintains business as usual, continuing massive giveaways to big corporations while people are

struggling to make ends meet.

“This budget shows how disconnected the Trudeau Liberals are from Canadians’ everyday reality,” said Singh.

“There is no sense of urgency to act on skyrocketing housing costs, unaffordable child care, expensive prescription drug costs and senior poverty rates,” he said.

“The Liberals’ habit of giving special treatment to web giants and rich corporations is hurting Canadians,” said Peter Julian, NDP Finance Critic.

“In this budget, Justin Trudeau had a last chance to deliver on people’s basic needs and he failed.

“It’s not middle class working people who win with this budget, it’s their bosses,” said Julian.

“It’s time for Canadians to have a government that will make child care, medication, housing and post-secondary education affordable for all,” he said.

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

Services include plumbing, carpentry, electrical work, gas fitting, painting, yard work and general handyman services.

All services are guaranteed for 30 days and offered by retired or semi-retired experienced tradespeople.

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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

Metro Vancouver: **604-941-7430**

BC Interior: **250-861-5200**

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

	WITH DENTAL
SINGLE:	\$ 167.54
COUPLE:	\$ 332.45
FAMILY:	\$ 442.91

VAL

Guaranteed Issue (pre-

DRUGS: Pay Direct

Prescription Drugs to a

Prescription Drugs 80%

Generic Drugs only, un

physician

No Lifestyle

VISION CARE

\$125 every 24 months

Eye Exams up to \$50 ev

PROFESSIONAL SER

All paid from first dolla

practitioner, per person

Chiropractor

Physiotherapist

Foot Care Professionals

Speech Therapist

Psychologist

MEDICAL TRANSPO

AUDIO

Hearing Aids plus repa

\$300 maximum every

PRIVATE DUTY NUR

MEDICAL ITEMS: \$7

ACCIDENTAL DENTA

OUT OF PROVINCE/

\$500,000 per lifetime; 1

Age limit 79 years old



	UNDE
SINGLE:	\$ 7
COUPLE:	\$ 11
FAMILY:	\$ 18

VALUE PLAN

VALUE PLUS PLAN

GOLD VALUE PLAN

Pre-existing conditions are covered)

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

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

Card Included

Age 79
to a max. of \$600 per year
less otherwise specified by

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

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

every 24 months

VISION CARE

\$125 every 24 months
Eye Exams up to \$50 every 24 months

VISION CARE

\$250 every 24 months
Eye Exams up to \$70 every 24 months

SERVICES

per max. \$300 per year, per

PROFESSIONAL SERVICES

90% max. to \$400 per year, per practitioner, per person
Chiropractor Massage Therapist
Physiotherapist Acupuncturist
Foot Care Professionals Osteopath
Speech Therapist Naturopath
Psychologist

PROFESSIONAL SERVICES

90% max. to \$400 per year, per practitioner, per person
Chiropractor Massage Therapist
Physiotherapist Acupuncturist
Foot Care Professionals Osteopath
Speech Therapist Naturopath
Psychologist

RT: Air & Land included

MEDICAL TRANSPORT: Air & Land included

MEDICAL TRANSPORT: Air & Land included

Repairs or replacement of parts
every 4 years

AUDIO

Hearing Aids plus Repairs or Replacement of Parts
\$400 max. every 4 years

AUDIO

Hearing Aids plus Repairs or Replacement of Parts
\$400 max. every 4 years

SINGING: \$1,000 max. per year

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

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

\$50 max. per year

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

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

MAX: \$2,500 max. per year

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

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

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5 day Emergency only

SEMI-PRIVATE HOSPITAL

\$200 per day; max. 25 days 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

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
\$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

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



PRICING FOR ALL PLANS IS VALID UNTIL MAY 31 2020

UNDER 70	AGE 70 AND OVER
\$ 88.91	\$ 102.74
\$ 88.97	\$ 166.65
\$ 11.67	\$ 229.35

	UNDER 70	AGE 70 AND OVER
SINGLE:	\$ 167.96	\$ 190.42
COUPLE:	\$ 276.86	\$ 324.54
FAMILY:	\$ 350.85	\$ 398.53

	UNDER 70	AGE 70 AND OVER
SINGLE:	\$ 209.33	\$ 241.94
COUPLE:	\$ 373.33	\$ 438.54
FAMILY:	\$ 448.67	\$ 513.88

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- Bargaining Courses for Staff

Lobbying for more reasonable parking fees at BC hospitals

Hospital parking fees are a burden for most seniors and for low income families

By Fred Girling

RECENTLY, SOAR, Chapter 3-14 Vice President, Kay Noonan and I met with Surrey Guildford MLA Garry Begg concerning the high cost of hospital parking.

Resolution #17, adopted at the last Canadian SOAR conference, called for “SOAR chapters engage with other interested groups to call on governments at all levels to implement a more humane parking charge system that provides fairness and equity to all users with a view to abolishing parking fees...”

Gary had previously expressed concern about the issue. We had a long and productive meeting.

Next steps

OUR NEXT step is a meeting with the Hospital Board Chair to make the following points:

- That hospital parking fees were inconsistent and caused great hardship for most seniors and low income families.
- Meters allow for lots to double dip by not letting people add to time. They do not give change back. Some require credit cards only.
- Cities are taking away free or two hour parking spaces away from land near hospitals.
- Currently people are not able to use parking fees as a tax deduction unless they have to use facilities away from where they live.
- Some hospitals have reduced passes for long term patients and family members, but it is still a burden.

- There should be no parking fees for emergency patients and drop offs.
- There should be a grace period for people overextending their time, if they are not able to get back to their vehicles.
- The parking agent should not be

able to keep 100 per cent of the fines collected. It is an incentive for them to ticket people.

Fred Girling is a member of the BC FORUM Board of Directors and B.C. Coordinator, of the Steelworkers Organization of Active Retirees (SOAR).

Don't buy the BC Liberals' privatization snake oil

By Daniel Fung

BEFORE ANDREW Wilkinson became leader of the BC Liberal party, he compiled a lengthy resumé filled with times he sided against British Columbians' best interests. He was part of Philip Morris International's legal team as they battled against our province while we were trying to recover healthcare costs against Big Tobacco's false advertising.

As Leader of the Opposition, he tried to shift blame away from pharmaceutical companies when our government launched a class action lawsuit in 2018 against big pharma for aggressively marketing opioids. Of course, Andrew didn't mention the hundreds of thousands of dollars the BC Liberals have received over the years from big drug companies.

It seems old habits die hard, and these days Andrew and the BC Liberals are right back to working against British Columbians' best interests. This time, they're trying to sell snake oil by convincing people to ditch public auto insurance in favour of a private system.

Whether it's health care, education, or energy, we've seen the effects of privatization on public services. It ends up costing people more. The BC Liberals know this too, but have accepted large donations from private insurance companies who

desperately want in to the market and to take your money.

To convince people, they've spread misinformation, referred to faulty studies, and tried to downplay the fact it was their deliberate actions – siphoning money and burying recommendations – that caused ICBC to go from being profitable to losing billions.

There is hope on the horizon.

The new changes that came into place on April 1st, along with further changes on the way in September, will help restore ICBC, create rate fairness, and ensure people have adequate coverage and care.

But Andrew and his ilk won't stop banging the privatization drum and it's up to us to muffle his exhaust, if you pardon the pun. We need to stand against his blatant lies.

We deserve affordable, public auto insurance. We can't afford to bring in the same mess like they have in Alberta and Ontario, where they're facing an auto insurance crisis of their own and where many people can't get insured and private insurance companies are lobbying for massive rate hikes.

We need to say NO to privatization.

Daniel Fung is Communications Officer for MoveUP, the union which represents ICBC workers.

Taking action to address homelessness

By David Porteous

ON ANY given night, more than 35,000 Canadians are experiencing homelessness.

Historically, homeless people in Canada were older, single males.

Currently it's much more diverse. There are more homeless women, families and youth.

The number of people aged 50 and over who are homeless, however, continues to increase. They represent 24.4 per cent of users in homeless shelters.

THESE STATISTICS resonate with other reports that older adults are at increasing risk of homelessness due to a lack of support, precarious health, economic and housing situations, and a lack of age-appropriate programs and services across Canada.

But what can be done to reduce homelessness?

A recent high-quality systematic review examining 43 different studies in North America found the following.

Housing programs combined with case-management interventions appear promising compared to the usual services (for example, day centres, hospital emergency departments, outpatient clinics).

There is some uncertainty in these findings since studies may have overestimated or underestimated the true intervention effects due to limitations in how the studies were conducted.

Here are some specific observations.

Case Management

- Support provided by case managers reduces the number of people with mental health and addiction problems who report being homeless by almost one-third.

The Housing First Approach

- Two core elements of the program



David Porteous

include psychiatric rehabilitation and consumer choice. Users are encouraged to define their own needs and housing is provided with no restrictions related to sobriety. However, treatment is offered, as well as access to a nurse practitioner.

The treatment first approach

- This approach to housing is

conditional on abstinence. It emphasizes the need for a transitional period of sobriety and adherence to treatment before allowing homeless people to live independently. Housing is available to these people, but they must stop using alcohol or drugs.

Housing vouchers or rent supplement programs

- Some governments provide financial support for individuals to be able to find housing.

HOMELESSNESS is a tragic and complex phenomenon which affects youth, families, seniors, and many others.

The current body of synthesized research evidence offers a glimmer of hope.

It reveals we can collectively take action and leverage the assets of our health and social systems to address homelessness.

This article is based on information posted on the McMaster Optimal Aging Portal.

David is an Elder Planning Counselor, and a charter member of the Canadian Initiative for Elder Planning Studies.

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Sink your teeth into this

A 'perverse' omission from Canada's public health care system

WHILE CANADIANS can take pride in our public health care system, NDP Health Critic Don Davies says there's considerable room for improvement.

"It is not perfect, and it is not complete," says Davies.

"One of the most glaring omissions is dental care. This is perverse. Any dentist, hygienist or health professional will confirm oral health is essential to overall health," he says.

Oral diseases are strongly linked to other serious health issues, including cardiovascular disease.

"Although Canadians overwhelmingly agree that access to health care should be a right in this country, we have left oral health to a US-style, private patchwork system," says Davies.

Davies notes that the 1964 Royal Commission which led to the creation of Medicare said public dental care for children, expectant mothers and public assistance recipients was "one of the highest priorities" among their recommendations. It was not implemented due to a shortage of dentists. There is no shortage today.

"We have resolved the original impediment to implementing universal dental care. The most significant barrier that we face today is a lack of political will," says Davies.

"Canadians know that delivery of health services through a public, single payer model is the most effective and efficient way of doing so.

"If you believe every Canadian deserves access to medically necessary dental care, I urge you to raise your voice and join our campaign to ensure dental care for all Canadians," says Davies.



Don Davies, MP for Vancouver Kingsway and Health Critic for Canada's NDP is spearheading the party's campaign to include dental care as a public health care service.

Home adaptation grants for safe and independent living

EFFECTIVE APRIL 1, the maximum lifetime grant under the Home Adaptations for Independence program is \$17,500 per household.

The grant is available to British Columbians with limited income and assets. It is designed to support safe and independent living when a member of the household has a permanent disability or loss of ability. All adaptations must be

permanent and fixed to the home. Examples include handrails, ramps, easy to reach work and storage areas in the kitchen, and walk-in showers.

Applications are approved on a first come first served basis until the annual funding is exhausted. Approved applications are then wait listed. For more information, contact Service BC or visit BC Housing on the web.



Ivan Limpricht joins BC FORUM board of directors

IVAN LIMPRIGHT, the recently retired President of UFCW 1518, has been appointed to represent the union on BC FORUM's volunteer board of directors.

"We're very pleased to have Brother Limpricht join our board," said Diane Wood, President.

Limpricht has a long and storied career in the union movement. He joined UFCW 1518 in 1975, serving as chief shop steward, a member of the Executive Board, director, Secretary-Treasurer and President.

He continues to chair the union's Health and Welfare Trust and Pension Plan, and is a member of the BC NDP's Fair Wages Commission.

Affiliate liaison

JOANNA LORD, Executive Vice President of the BCGEU, has been appointed as the union's new liaison with BC FORUM. She replaces Susanne Skidmore who was elected Secretary-Treasurer of the BC Federation of Labour at the recent BC Fed convention.

Affiliated unions appoint liaisons to help coordinate campaigns and actions with BC FORUM.

Protecting BC's children

BC FORUM has welcomed Labour Minister Harry Bains' move to provide more protection for children and youth under the Employment Standards Act.

The former government changed the act in 2003, making B.C. the only province that does not restrict the occupations, tasks or time of day when children as young as 12 can work.

Over the last decade, WorkSafe BC has paid out over \$5 million in work related injury claims by children under 15.

"BC FORUM lobbied in support of First Call's position that appropriate light work can be beneficial to children, but work must not compromise their safety, harm their physical or mental development, nor interfere with their education," says Diane Wood, President.

Updated Power of Attorney booklet now available

THE PEOPLE'S Law School has updated its popular Power of Attorney booklet.

This booklet will be helpful if you want to give someone the legal power to take care of your financial and legal matters, either now, or if your circumstances change in the future.

It explains the different types of powers of attorney, who you can name to act on your behalf, and the powers and responsibilities of that person.

The booklet, current to March 2019, includes tips, user stories, and step-by-step guidance to help you understand your options and take action.

Visit www.peopleslawschool.ca to obtain a copy.

Remember that you can defer property taxes

PEOPLE WHO are 55 or older, a surviving spouse of any age, and people with disabilities may be able to defer property taxes on their principal residence.

In essence, the province gives you a low interest loan – currently 1.95 per cent – to pay the taxes. Interest is adjusted in April and October each year. Interest is only charged on the principal amount; there is no interest on interest. A restrictive lien is placed on your property to ensure the loan is repaid when the home is sold.

There is an application fee of \$60, and an annual \$10 renewal fee. To qualify, your current taxes must be fully paid up.

For more details about the program and how to apply, search for "Defer your property taxes" on the BC government website, or telephone 1 888 355-2700 toll free.

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 get 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.

THE LAST WORD

ARE YOU MISSING OUT?

Renting is 'wacky' fun

By Soren Bech
Editor, The Advocate

HOMEOWNERS, PLEASE take note. If you really want to have a good time, you should be renting.

This secret for true happiness was revealed in the Legislature by Andrew Wilkinson, leader of the BC Liberals.

"I was a renter for 15 years. I lived in a dozen different rentals. It was challenging at times, but *it was fun*," said Wilkinson in remarks that he had carefully written down ahead of time so he'd be sure to get it right.

"It's kind of a *wacky time of life*, but it can be *really enjoyable*. Being a renter is a fact of life that's a rite of passage," he said.

About a third of B.C. households, and 20 per cent of seniors, are already enjoying the good life. In fact, the 600,000 households who rent is up 14 per cent in the last five years.

It's so much fun that 21 per cent of these renters – the highest proportion in Canada – cheerfully spend more than half their income on rent.

With a one bedroom apartment in Vancouver going for \$2,100 a month, and two bedrooms for \$3,260, is there any way these lucky renters could possibly have more fun?

Yes! There is! Wilkinson also shared his plan to make life even better.

The NDP got it all wrong when it prevented a 4.5 per cent rent increase, and protected tenants from renovations and demolitions, he said.

Nope, instead of "pandering" to tenants, we have to look after B.C.'s poor down-trodden landlords.

"They've put all kinds of restrictive caps on the behaviour of landlords around charging rents, long-term leases and renovation of apartments," said the fun loving Wilkinson.

Annual meeting

You are cordially invited to attend the
BC FORUM Annual General Meeting:

9:30 am – 1:00 pm, Wed. June 19, 2019
UFCW 1518, 350 Columbia St. New Westminster

Please note that this is a scent free building

- **Come early** to visit the display booths, and chat with other members, guests and directors. Coffee will be ready at 9:00 am.
- All current members have the right to debate and vote on resolutions. Renewals and new memberships will be accepted at the sign-in desk prior to the meeting.
- The BC FORUM board will update you on activities over the past year, and plans for the future.
- **Laird Cronk**, President of the BC Federation of Labour and Chair of BC FORUM, will address current issues facing working families and retirees.
- You will be eligible to win **great door prizes** generously donated by our allies and supporters.
- Our location features easy access via public transit – about a block from Columbia Skytrain station – and is on major Columbia Street bus routes. Street parking is limited to two hours so if you come by car, please use the public parkade.
- Renewals and new memberships will be accepted at the sign-in desk prior to the meeting.

*Please mark your calendar today,
and feel free to bring a guest!*

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, bcforum@bcfed.ca



Please check the expiry date on your label. Is your membership due for renewal?