

Need benefits?
See pages 7-10

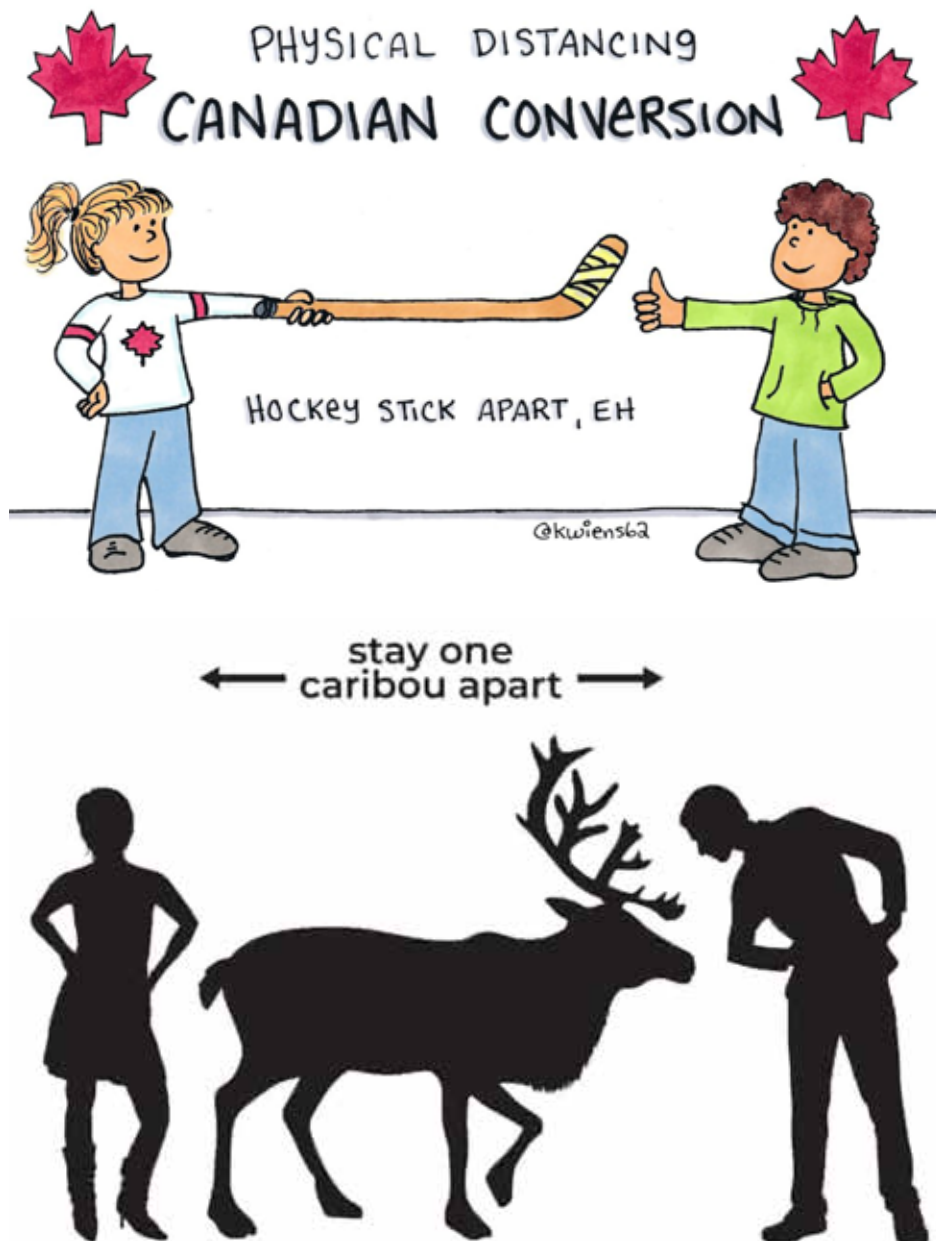
Advocate

25
years

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



Vol. 23 No. 3 Autumn, 2020



Working for you – out of the office

THE PANDEMIC has changed many aspects of our lives for all of us. To meet the new challenges, BC FORUM has adapted the way we work and advocate for retired workers.

“Our priorities are to keep everyone safe, to continue our advocacy, and to maintain service to members,” says Diane Wood, President.

While BC FORUM’s physical office is closed, Theresa Couture is working remotely and maintaining regular services and office hours. With limited access to voicemail, the best way to contact her is by email: bcforum@bcfed.ca.

Her regular working hours are 9:00 am to 4:30 pm Monday, Tuesday and Thursday; and 9:00 am to 1:00 pm on Wednesday.

Our volunteer board members continue their advocacy, lobbying and communications in virtual ways. Our website – www.bcforum.ca – is regularly updated with the latest information. The Advocate continues to be published on its usual schedule.

Our work with our allies – including the Council of Senior Citizens Organizations of BC, the National Pensioners Federation, the BC Federation of Labour, the Canadian Labour Congress, the Congress of Union Retirees of Canada and the BC Health Coalition – continues by use of electronic communications, virtual meetings and webinars.

The many ways to measure a safe distance during a pandemic

WHAT COULD be more Canadian than a hockey stick, or the Yukon’s suggestion that we should stay one caribou apart? As we grapple with the worst pandemic in a century people are coming up with creative

ways to describe a safe physical distance. One Florida county suggests a large alligator, while Australia proposes an adult kangaroo. However you measure it, please stay safe, two metres apart.

Board of Directors

President

Diane Wood, BCGEU

Chair

Laird Cronk, BCFED President

First Vice President

Sam Wiese, PSAC

Second Vice President

Gord Savard, CUPE

Secretary

Miriam Olney, UFCW 1518

Treasurer

Dan Bradford, BCGEU

Directors

Tony Brown, ILWU
Gwenne Farrell, MoveUP
Fred Girling, USW
Ivan Limpricht, UFCW 1518
Marion Pollack, CUPW
John Radosevic, UNIFOR
John Savage, UNIFOR
Bill Silvester, USW
Linda Forsythe, FPSE
Russ St. Eloi, BCTC
Gerry Tiede, BCTF
Betty Valenzuela, HEU

Staff

Theresa Couture, USW

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, B.C. 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 & Regional Representatives

**Campbell River,
Courtenay & District**

Barb Biley

East Kootenay & District

Chris Johns

Gary Werk

Fraser Valley

Mike Annesley

Pamela Willingshofer

Kamloops & District

Mogens Jorgensen

Edna Park

Kitimat, Terrace & District

Raymond Raj

Nanaimo, Duncan & District

Iris Taylor

Christine Walker

New Westminster & District

John Hooker

Gerry Townsend

North Central

Victor Johnson

Heather Sapergia

Ron Williams

North Okanagan

Doug Gibson

Greg McGowan

Port Alberni & District

Mike Lang

South Okanagan Boundary

John Colbourne

Terry Green

Squamish Labour Committee

Marie Worth

Sunshine Coast

Ray Haynes

Vancouver & District

Agnes Jackman

Victoria

Nora Butz

Holly Page

West Kootenay & District

Mary Gay

THE ADVOCATE

In this edition

Across Canada and around the world, thousands of people have died before their time. The COVID-19 pandemic has ravaged long term care and assisted living facilities.

President Diane Wood explores the overwhelming risk to seniors in her commentary on page 3. We discuss the historic roots of the crisis in long term care on page 4, and Stephanie Smith, President of the BCGEU, argues that all residential care should be public on page 14.

Also in this edition:

- Be aware of the risk of elder abuse during the pandemic..... 5
- The International Day of Older Persons moves online6
- BC FORUM members are eligible for great health and dental plans from WE Consulting and Benefits 7-10
- Dave's Corner – by David Porteous10
- Assessing B.C.'s economic response to the pandemic12
- Renew your membership and sign up a friend today15

Copyright 2020

Articles may be re-printed if they include:
"Reprinted with permission from
The Advocate, official newsmagazine of the
B.C. Federation of Retired Union Members,
www.bcforum.ca."

Printing of the
Advocate courtesy of:

1518

UFCW
WE FIGHT FOR FAIRNESS

This is way too curvy for comfort

No cure.

No vaccine.

It's up to each of us to help stop the spread.

By Diane Wood,
President, BC FORUM

PREDICTING THE ups and downs of a pandemic isn't easy. Areas that appear to have successfully flattened the curve can suddenly be hit with a resurgence, a second wave, or a steep curve that looks like an Olympic ski hill.

Many experts are saying it will get worse before it gets better. The Institute for Health Metrics and Evaluation, an independent global health research centre at the University of Washington, has been among the more conservative prognosticators.

In early September, it predicted a global death toll of more than 2.8 million by the end of the year – over 24,000 deaths in Canada and more than 410,000 deaths in the U.S.

While we can't know for certain where this is going, we can see where we have been, and draw some lessons on what we must do.

As of this writing, in early September, more than 80 percent of Canada's COVID-19 cases, and more than 90 percent of the deaths, have been in Quebec and Ontario.

To date, B.C. has done remarkably well, with less than half as many cases and deaths as you would expect on the basis of our population.

This could change rapidly. The numbers are increasing.

Seniors need to be extraordinarily careful. COVID-19 is at least ten times deadlier than the seasonal flu.

British Columbians who are 70 and older account for only 14 percent of the cases in our province, but 88 percent of the deaths.

This overwhelming risk to seniors underlines why it is vital for us to do everything we can to keep COVID-19 out of long term care and assisted living residences.

In Quebec and Ontario, the system collapsed. Fearful workers abandoned their posts. The army was called in to take their place. Thousands of seniors died, isolated from friends and family, before their time.

In our province, 27,000 of B.C.'s most vulnerable elders live in long term care. Another 13,000 make their homes in assisted living facilities.

Instead of calling in the army, the B.C. NDP government increased wages, hired more staff, and invested heavily in infection prevention and control.

The new spending to help keep seniors safe – regardless of whether they live in public, for-profit, or non-profit facilities – totals more than \$200 million. (See story on page 4)

I think we can all be grateful for the extraordinary efforts our government has made, led by our hard working Health Minister Adrian Dix and his team.

Over the next months, when we may face an even greater challenge, we must strive to continue to do better.

On behalf of BC FORUM, and as a General Vice President of the Council of Seniors Citizens of B.C. (COSCO), I am serving on a task force looking into long term care.

Along with COSCO and the National Pensioners Federation we will be searching for answers and



Diane Wood

ideas to keep seniors safe, without cutting them off from contact with their friends and loved ones.

These are dangerous times.

Please be careful. Please take care of yourself and those who are close to you.

To get through this, we must stand together in solidarity, at a physical distance of two metres, and flatten the darn curve.

Until there is a safe and effective vaccine, that's the only way we can control this virus.

Correction

The Telecommunication Workers Union and the Steelworkers Union merged on Jan. 1, 2015. Due to an editing error, incorrect information appeared in the Summer Advocate.

LET'S NOT BEAT AROUND THE BUSH

Long term care is a real mess

THE COVID-19 pandemic has put the spotlight on deep underlying problems in Canada's health care system. There's a crisis in care for Canada's most vulnerable seniors – those suffering from dementia or other complex medical conditions.

Canada's historic failure

THE PROBLEM starts at the top. We don't really have public health care. We have public acute care. Period.

Hospital care? Covered.

Visit to a doctor? Covered.

But long term care is not in the Canada Health Act. It's not part of our public health care system. There are no national standards.

Provincial neglect

WHEN THE B.C. Liberals were elected in 2001, their first act was a large tax cut, skewed to favour the rich. The rest of us paid for it in reduced services, and rocketing fees and premiums (like MSP).

Long term care is one of the services that suffered. The government tore up union contracts, made it harder to organize, drove down wages, and actively promoted private care.

Today, only 33 percent of B.C.'s long term care beds are public. For-profit corporations provide 35 percent, and non-profit societies 32 percent. With cost cutting and profit the priorities, jobs became precarious and levels of care were reduced.

Provincial action

SINCE 2017, the B.C. NDP government has been working to increase direct care to seniors in residential care. Training of care aides has been

expanded. New staff have been hired. Over \$200 million has been invested to increase direct care to the target of 3.36 hours per resident per day by 2021.

Pandemic response

AND THEN the pandemic hit. Long term care and assisted living facilities were ground zero for a virus that spreads most rapidly in congregate settings.

Experts like Pat Armstrong – a sociology professor at York University who led the ten year international project *Re-imagining Long-term Residential Care* – say B.C. took swift, coordinated and decisive actions to stop the transmission of the virus, such as providing adequate protective gear and financially supporting front-line staff to work at only one site.

Health Minister Adrian Dix said the new staff supports would cost \$10 million to \$15 million a month.

As facilities started to allow visitors again, the government invested another \$160 million to hire over 2,000 additional staff to provide infection prevention and control measures at all facilities, both public and private.

A further \$36.5 million has been provided to cover other costs incurred to address the crisis, such as additional screening and cleaning, sick time and self isolation costs.

Next steps

BC HAS taken impressive steps to address the emergency situation in seniors care, but a more permanent solution is required.

Residential care must be included in the Canada Health Act. There must be national standards and support.



Provincial Health Officer Dr. Bonnie Henry and Health Minister Adrian Dix have announced aggressive measures, and more than \$200 million in new funding, to help stop the spread of COVID-19 in residential care settings.



BC Seniors Advocate, Isobel Mackenzie

Be aware: help end abuse

SENIORS ADVOCATE Isobel Mackenzie says we all have a role to play in helping to eliminate elder abuse.

In a statement marking World Elder Abuse Awareness day, she urged everyone to learn about “the signs and symptoms of elder abuse and reporting concerns to the appropriate authorities.”

In addition, Mackenzie noted that the economic uncertainty caused by the COVID-19 pandemic may increase pressure on seniors and lead to more financial abuse and fraud.

Her office is currently conducting a systemic review of elder abuse and neglect.

For its part, the BC NDP government has provided \$1.89 million to help raise awareness of senior abuse, and to create educational programs

to protect seniors from physical, emotional and financial abuse.

“Seniors may be isolated due to the COVID-19 pandemic,” said Ronna-Rae Leonard, Parliamentary Secretary for Seniors. “This funding will help create awareness programs for families and friends to recognize the signs of abuse, neglect or manipulation in seniors.”

The BC Association of Community Response Networks received \$1.34 million to work with organizations and service providers to provide a co-ordinated response to elder abuse.

Seniors First BC received \$550,000 to manage a helpline and create programs to inform seniors and people caring for seniors about abuse, as well as to educate seniors on topics such as fraud and scams.



HOME INSURANCE IN BC
Your home. Your memories. Our coverage.

WATERCRAFT & RV INSURANCE
Relax. Enjoy your time off without worries.

TRAVEL INSURANCE
You're on the go. We've got you covered.

Retired Union Members Save \$\$\$ On Insurance

Home, Marine, RV and Travel Insurance

Call our professional, unionized brokers for a free quote

For a special discount, please mention that you are a member of BC FORUM

1-800-663-4200

www.wvins.ca

WV INSURANCE
WORKING VENTURES INSURANCE SOLUTIONS



INTERNATIONAL DAY OF OLDER PERSONS

Recognizing the contributions of older persons, even in the midst of a pandemic

By Agnes Jackman

BC FORUM Regional Representative
and representative to COSCO

OCTOBER 1, 2020 marks the 30th anniversary of the United Nations International Day of Older Persons (UNIDOP). This year's theme is "Pandemics: Do They Change How We Address Age and Aging?" and it focuses on raising awareness of the needs of older persons and their contributions to the societies in which they live.

The COVID epidemic has particularly shone a spot light on the long standing inadequacies of the delivery of long term care to the minority of seniors now in Canadian long term care (LTC) facilities. (1.2 % of Canada's seniors 65 and over live in LTC.) At one point, early in the spread of this virus, four out of five of those infected in Canada lived in LTC. The majority of these seniors lived in privately owned, for profit, residences. Changes are badly needed!

Those in power in Canada now are more ready to better listen to those who have knowledge of the status quo of the conditions in LTCs. And listen they are being made to do! The letters and reports with recommendations are flying to these dignitaries at all levels from individuals and organizations, many of which are seniors themselves. BC FORUM, COSCO and many affiliates have been very active in this process, provincially and federally. COSCO has formed a Task Force Committee on LTC that is working in conjunction with the National Pensioners Federation (NPF).

The dilemma now is deciding on what changes should be made. How do we better protect our frail elderly from future poor care and exposure to infections without needlessly further isolating them from those significant others who would provide them with love and attention to augment the



Since this year has been recognised as the "Year of the Nurse and Midwife," the United Nations says the October 1 celebrations will highlight the role of the health care workforce in contributing to the health of older persons. It calls for special recognition of the nursing profession, and a primary focus on the role of women who are relatively undervalued and in many cases inadequately compensated.

care provided by facility staff? What is the right balance? Seniors themselves should definitely be part of the making of these decisions.

Another dilemma facing us this year is how do we recognize and celebrate October 1st as the UNIDOP with the current COVID social distancing requirements, which are particularly needed to protect seniors, who are more at risk?

A number of organizations are hosting online events in connection with the IDOP. The United Nations itself has organized a virtual commemorative event that will be held on October 1, 2020 from 9 am to 12 pm (New York time).

If you know of an event in BC related to IDOP please share the details with me at <agnes.jackman@gmail.com> and I will pass on the information.

COSCO has requested that, again this year, B.C. governments (provincial, municipal, township, district and village) proclaim that October 1st be recognized as the International

Day of Older Persons and that, if they have a UNIDOP flag, they fly it.

Finally, here are some suggestions on what we can do as individuals:

1) Chat with an older person

If we take the time to get to know an older person, even one in our own family, we may see them in a new light and learn something about ourselves in the process.

2) Volunteer your time

A lot can be done to make life easier for older people, Find out about organizations in your area that work with the elderly and see what you can do to help.

3) Become an advocate

The United Nations says "enhanced attention to the particular needs and challenges faced by many older people is clearly required." It's important to recognize, as the UN says, "the essential contribution the majority of older men and women can continue to make to the functioning of society."

BC forum

Health & Dental Plans for Retirees and their Families



Conversion Plan

If converting within 60 days Pre-existing Coverage

Enhanced Conversion Plan

Pay Direct Drug Card Included. You must be converting from a previous Benefit Plan within 60 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

Platinum Plan

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

CONVERSION PLAN

If converting within 60 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	\$ 138.11
COUPLE:	\$ 192.20	\$ 273.75
FAMILY:	\$ 227.10	\$ 360.63

ENHANCED CONVERSION PLAN

Pay Direct Drug Card Included. You must be converting from a previous Benefit Plan within 60 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:	\$ 189.53
COUPLE:	\$ 377.25
FAMILY:	\$ 504.54

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:	\$ 79.18	\$ 102.74
COUPLE:	\$ 119.52	\$ 166.65
FAMILY:	\$ 182.21	\$ 229.35

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 Massage Therapist
Physiotherapist Acupuncturist
Foot Care Professionals Osteopath
Speech Therapist Naturopath
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

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 Massage Therapist
Physiotherapist Acupuncturist
Foot Care Professionals Osteopath
Speech Therapist Naturopath
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

PLATINUM 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 85
Prescription Drugs 80% to a max. of \$7,500 per year
Generic Drugs only, unless otherwise specified by physician
Includes Oral Contraceptives, No Lifestyle

VISION CARE

\$300 every 24 months per person
Eye Exams: \$75 every 24 months per person

PROFESSIONAL SERVICES

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

MEDICAL TRANSPORT: Province of Residence only

AUDIO: \$400 max. every 4 years per person

PRIVATE DUTY NURSING: \$8,000 max. per year

MEDICAL ITEMS: \$4,000 per year per person

ACCIDENTAL DENTAL

\$5,000 max. per year per person

SEMI-PRIVATE HOSPITAL

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

DENTAL

Combined max. per person, per year \$1,500
Included: Basic, Basic Comprehensive and Restorative services coverages 80% up to the max. limit per person per year

PRICING FOR ALL PLANS IS VALID FROM JUNE 1, 2020 TO MAY 31, 2021

	UNDER 70	AGE 70 AND OVER
SINGLE:	\$ 177.82	\$ 202.75
COUPLE:	\$ 293.85	\$ 340.98
FAMILY:	\$ 365.10	\$ 412.23

	UNDER 70	AGE 70 AND OVER
SINGLE:	\$ 230.08	\$ 262.49
COUPLE:	\$ 420.30	\$ 485.10
FAMILY:	\$ 477.85	\$ 542.65

	UNDER 70	AGE 70 AND OVER
SINGLE:	\$ 237.14	
COUPLE:	\$ 428.93	
FAMILY:	\$ 516.62	

HOW TO APPLY



Membership Information

You must purchase a membership in BC Forum to be eligible for the BC Forum Benefit Plan

**Contact us today
regarding membership!**

BC Federation of Retired Union Members

#200 - 5118 Joyce Street (BCFL Offices)
Vancouver, BC V5R 4H1

Phone: **604-688-4565**
1-800-896-5678 (toll free)
Fax: **604-430-5917**

Email: bcforum@bcfed.ca
www.bcforum.ca

Other coverages for BC FORUM members:



Metro Vancouver: **604-941-7430**
BC Interior: **250-861-5200**
Toll Free: **1-855-894-811**

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

Coverages arranged through:



Metro Vancouver: **604-941-7430**
BC Interior: **250-861-5200**
Toll Free: **1-855-894-8111**
Email: info@weconsultants.ca

To apply for any of our programs, email us at:
info@weconsultants.ca
and we will send the forms by email.

If you have any questions, or prefer to call us,
call the applicable number above and we will
mail you the application forms.

**Ask us about other Financial &
Insurance Programs available**



Metro Vancouver: **604-941-7430**
BC Interior: **250-861-5200**
Toll Free: **1-855-894-8111**

We can assist with the management of Pensions and
Group Benefits through in-house ASO, Insured or
Trusted Plans. Specializing in:

- Collective Agreement Negotiations
- Reviewing Renewals
- Stand-alone Long Term Disability
- Quoting Benefit Plans & Assessing Options
- Retiree Benefit Programs for Individuals
- Bargaining Courses for Staff

Looking after your mental well-being

By David Porteous

AS MONTHS go by with the COVID-19 pandemic among us life has changed for many. Adapting to change is hard. It can affect your emotional, psychological, and social well-being. Ask yourself the question, is there a possibility your mood and behaviour have changed? Keeping within our social bubbles and day-to-day physical distancing can be stressful depending on whether your physical activity and group meet-ups are no longer part of your daily and weekly plans.

Many medical reports have produced articles to help with positive mental well-being. Three areas I found the most interesting: *Laughter*, *Positive Relationships*, and *Healthy Diets*. There are many more areas and reports but for the sake of space

I will restrict my comments to the above three.

Laughter – Try to reduce the feelings of sadness and the things you worry about. Humour can help you identify and communicate without stress. As one article stated “to communicate the inconsistent and sometimes ridiculous aspects of life in a fun way.”

Positive Relationships – The pandemic's day-to-day interference has many of us feeling lonely. Invite people to call you and when possible set up a virtual conference call with family and friends. Staying in touch does help decrease the stress that seclusion can cause. When possible share memorable photos and maintain positive connections and relive happy moments.

Healthy Diet – Food is a go-to for celebration and comfort, but be careful. How you feel can impact your eating behaviours. Research has shown that your diet may also have an effect on your mental well-being. Choosing wisely benefits your physical health and helps reduce risk of chronic diseases and could slightly improve your day-to-day mood.

When the 2020 COVID-19 pandemic fades away, how will your physical and mental health be? Prioritizing your mental well-being activities will help you walk away from this historic milestone stronger and mentally well.

David Porteous is a Licensed Insurance (Nominee), an Elder Planning Counselor, and a charter member of the Canadian Initiative for Elder Planning Studies.

BC FORUM Health & Dental Plans

Exclusively for BC FORUM members and their families

- If you are thinking of retiring
- If you are retired with few or no retiree benefits
- If you are still working but need benefits

Plans cover pre-existing conditions if converting from a previous group plan within 60 days, and some plans cover out of country medical if you are medically stable, as per the policy wording. E&OE

For union products and services, contact us today:

www.weconsultants.ca
info@weconsultants.ca

Metro Vancouver: 604 941-7430, Ext. 108
B.C. Interior: 250 861-5200 Ext. 108
Toll free: 1 855 894-8111

We specialize in:

Third party administration services, health and welfare plan design and management in house ASO or insured. Trust and pension design and management, insurance company and union negotiations, stand-alone long-term disability including optional LTD programs for members. Benefit bargaining courses.



Tackling a huge challenge

We're in a health and economic crisis unseen in most of our lifetimes

THE COVID-19 pandemic has marked our lives in ways that would have seemed impossible at this time last year.

It is a massive challenge for all governments. In B.C., the NDP provincial government is investing in people, businesses and communities to help see them through the pandemic and build back better.

"Across the board, B.C. is leading the nation with its economic response to COVID-19," says an analysis by the Canadian Centre for Policy Alternatives.

"B.C. has made extraordinary investments in people and businesses through B.C.'s COVID-19 Action Plan and we will continue to provide the supports people need as the pandemic and the economic impacts evolve," says Carole James, Minister of Finance.

By mid-summer, government had supported people and businesses with \$6.26 billion in COVID-19 supports.

That included the \$5 billion in supplementary spending for workers' benefits, rent supplements, income and disability assistance supports and economic recovery funding.

This amount is in addition to \$1.26 billion in other tax and relief measures for people and businesses, including a one-time increase to the climate action tax credit and property tax reductions for businesses.

A further \$1.5 billion has been earmarked for economic recovery measures to be announced this fall.

"B.C.'s safe restart plan is creating signs of hope for our economy as consumer confidence increases. These results have only been possible because of our strong public health



B.C. Finance Minister Carole James measures," says James.

"As we continue our work to create a strong recovery, we also have an opportunity to build a stronger B.C. that works for everyone in our province."

The government says British Columbia has made progress flattening the curve because of its strong health policy and a commitment to help keep each other safe.

The province is building an economic recovery plan that puts people first, with input from British Columbians, businesses and community organizations – so everyone has a good job and a secure future.

"The pandemic has exposed underlying gaps in our economy and society," James says.

"We have been reminded of the need for strong public services and supports, workplace safety and our collective responsibility to take care of each other, and I'm looking forward to putting people's input into action as we move forward with the economic recovery of our province."

Quick Facts:

- More than 600,000 British Columbians have received the one-time, tax-free \$1,000 BC Emergency Benefit for Workers.
- More than 80 percent of B.C. families received an enhanced climate action tax credit in July – helping families with up to an additional \$450, double the usual annual amount.
- Over 200,000 people have benefited from the disability and income assistance crisis supplements.
- More than 81,000 applications have been approved for the temporary rent relief supplement.
- Over 250,000 eligible front-line workers will receive temporary pandemic pay, a lump-sum payment of about \$4 per hour for a 16-week period.
- Businesses have benefited from an average 25 percent cut to property tax bills, deferred tax payments, BC Hydro rate reductions, eviction protection and rent relief.

CANADA POST

In times of crisis, public services like Canada Post are vital

By Marion Pollack

IN LATE March, April, and May 2020 many of our streets were empty as people were taking measures to flatten the COVID-19 curve.

But, on a daily basis, we saw Canada Post letter carriers and those familiar red white and blue Canada Post vehicles walking and driving in our neighbourhoods.

COVID-19 showed how important a public universal mail service is to Canadians.

Canada Post continued to operate in the pandemic and postal workers continued to process and deliver mail.

COVID-19 showed how important a public universal mail service is to Canadians. While many of us did not like receiving bills in the mail, we appreciated receiving letters and parcels.

The sheer number of parcels delivered by postal workers grew and grew.

If we could not go to the store to buy masks, get prescriptions, purchase books, and other necessities of life, we ordered them online. And a huge number of these items were delivered by Canada Post employees.

Canada Post is a necessary part of the infrastructure of our society.

Its services saved many businesses from closing down. Retail stores that physically closed down due to COVID-19 switched to online services. And Canada Post workers were there to connect you.

Many of us self-isolated to protect our health, but we recognized that we still needed to link to the outside world. We relied on Canada Post to do that.

This pandemic showed us that we need to protect, maintain, and expand public postal services.

If Canada Post provided postal banking during this pandemic, many of us would have found it easier to meet our banking needs.

If Canada Post had provided a service to check on isolated seniors, similar to services provided by post offices in other countries, both we and our families may have felt less anxious.

Next time you see someone delivering your mail, thank them and remind yourself that a public post office is needed more than ever.

Marion Pollack is a member of the BC FORUM Board of Directors.

We're the Hospital Employees' Union

On the front lines and behind
the scenes, our members are
working for your care.



[f /hospitalemployeesunion](#) [@ @heu_in_bc](#)
[@@HospEmpUnion](#) [heu.org](#)



It's time for public seniors' care

By Stephanie Smith, President

B.C. Government and
Service Employees' Union

THE IMPACT of COVID-19 on seniors in residential care has been devastating. Yet, it's a tragedy that was both predictable and preventable due to years of decisions and non-decisions made by government that left seniors and the workers that care for them so terribly vulnerable.

In a word, it was privatization that left them so exposed to the virus.

Study upon study has confirmed that seniors in for-profit care receive inferior support and suffer worse health outcomes compared to their peers in publicly funded or non-profit facilities.

Across the country this pattern held true as the pandemic has unfolded, with worse outcomes and more deaths linked to for-profit facilities. In Ontario and Quebec where seniors care is most heavily privatized, these outcomes were most severe.

As Canadians demand answers, calls for an end to for-profit seniors' care and a transition to a publicly delivered system continue to grow louder. Fortunately, the critical and complex task of repairing seniors' care in our province has already begun.

In 2019, the BC NDP government transitioned all home support workers – those working in the community – from private contracts back into the health authorities. The move was fortuitous, consolidating a fragmented system right before the pandemic hit.

This work has continued during the pandemic with the provincial health officer's "single-site order" which bans the practice of working at multiple sites and corrects long-standing pay and compensation



disparities that have made recruitment and retention in the sector difficult.

All of this demonstrates that governments really matter. After all, it was the BC Liberals who in the early 2000s passed health care laws that allowed privatization to proliferate by slashing labour rights and allowing wages to be driven down through contract-flipping – leading the sector into crisis.

The damage done will take years more to undo and the BC NDP is

taking us in the right direction, but together we must go the distance and take the profit motive out of seniors' care entirely in B.C.

Instead, we need a public solution that ensures fair compensation and decent conditions for workers; increased transparency and accountability for operators; and safe, dignified care for seniors and Elders.

Show your support for ending for-profit seniors' care in B.C. by signing our petition here: <https://www.seniorsdeservebetter.ca/>

Information for retired workers

- The Office of the BC Seniors' Advocate provides links to a wide range of services including health care, housing, income support, personal support and transportation. Visit www.seniorsadvocatebc.ca.
- Protect yourself from 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 B.C. 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.seniorshelpingseniors.ca for a complete list of topics.
- The Deprescribing Network – deprescribing.org – has info on how to safely reduce medications that may no longer be needed.

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

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 join us or renew your membership on-line at www.bcforum.ca.

Many unions cover first year dues

BC FORUM actively welcomes members who are 50 and better, working or retired, and the list of unions that cover the first year dues for their qualified members keeps growing! We welcome CUPE 402 and the B.C. Ferry and Marine Workers Union to the ranks of unions that support our campaigns and our work.

If you're not yet a member, contact your union for details. Some even pay dues for three years. And don't be shy about encouraging your friends and family members to join us. 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.



Your expiry date is on the mailing label. BCGEU, BCFMW, HSA, MoveUp, CEU, CUPE Locals 386, 402 and 7000; UFCW 1518, Heat and Frost, and LiUNA 1611 pay first year dues for qualified members.



B.C. Federation of Retired Union Members • #200 - 5118 Joyce St., Vancouver, V5R 4H1
604 688-4565 • 1 800 896-5678 • Fax: 604 430-5917 • bcforum@bcfed.ca • www.bcforum.ca

Membership: ☐ Application ☐ Renewal ☐ New address

Name: LAST FIRST INITIAL

Address: STREET ADDRESS CITY POSTAL CODE

Phone: E-mail:

Union: Date of birth:* DAY MONTH YEAR

Spouse's name: Spouse's birth date:* DAY MONTH YEAR

Single membership: ☐ \$20 - 1 year ☐ \$49 - 3 years
With AD&D for spouse: ☐ \$25 - 1 year ☐ \$64 - 3 years
☐ Cheque ☐ Visa ☐ MC Expiry / CVV*
Card number:

SIGNATURE

Date of application: DAY MONTH YEAR

* Required for Accidental Death & Dismemberment group insurance coverage to age 86.

* Credit card companies now require the CVV for payment to be processed.

Small signs of hope

By Soren Bech
Editor, The Advocate

TWENTY NEW signs were erected on Highway 101 this spring. Every time I pass one of them, I want to give a little cheer.

The sign pictured on this page is one example. Others are more traditional green and white signs that say it's 12 km to ch'atlich (Sechelt).

For centuries, the area where I live was known as xwesam. In 1889, the first European settler arrived. His name was Thomas William Roberts.

The new signs are a respectful, welcome and long overdue recognition that people lived here long before Mr. Roberts stuck his name on the place. It cheers me that "Roberts Creek" is now in brackets, indicating that the white man's name was a secondary addition.

Horrible events have sparked



large anti-racism demonstrations and protests in the US, Canada and around the world.

Blacks, Aboriginals and people of colour face prejudices, insults and barriers that affect their lives and livelihoods. Every encounter with law authorities is fraught with risk and danger. Justice too often depends on whether a bystander happens to be recording video.

No one is born racist, yet it is all around us. It is created and reinforced by small minded, insecure people like Donald Trump.

Racism against Aboriginal, Black, South Asian, Japanese and Chinese people is part of Canada's history. We can't erase it. We can recognize it and to the extent possible we can make amends.

Thankfully, B.C.'s political leaders have acted to confront racism, not to condone it. The Police Act is being reviewed. There's an inquiry into racism in health care, and funding for a museum on Chinese history.

And, yes, there are some new highway signs. These are all signs of respect and hope for the future.

Preserving the history of BC workers

Oral history program

Walking Tours • Research

Newsletter • Videos

Labour History School Curriculum

**BC LABOUR
HERITAGE
CENTRE**

www.labourheritagecentre.ca

UFCW

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?