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See pages 7-10

# Advocate

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

Vol. 25 No. 2, Summer 2022

**JUNE IS NATIONAL  
INDIGENOUS HISTORY  
MONTH!**

## **Budget 2022 & housing relief**

*A return to in  
person: CUPE BC  
convention*

**Senior  
activism  
matters**



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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.

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# In this edition

We celebrate National Indigenous History Month and a return to in person events at the CUPE BC Convention, and share highlights of the federal Budget 2022 and ways that you can get some relief from housing costs. We also share an important article on long-term care funding from the BCHC and, from our key sponsor, WE Insurance, details on affordable extended health benefits available to BC FORUM members, pages 7-10.

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## Printing of the Advocate courtesy of:



# Coming together as the fight continues for the rights of older persons

By Sam Wiese  
President, BC FORUM

During our May 10 board meeting we were fortunate to have Sussanne Skidmore, secretary-treasurer of the BC Federation of Labour, conduct elections and a full contingent was elected to your BC FORUM Executive Committee. Returning are Gord Savard, now as 1st Vice President, Danny Bradford as Treasurer, and we welcome former directors Gwenne Farrell as 2nd Vice President and Marion Pollack as Secretary. In addition, I am honoured to advise I was affirmed as President.

I am so happy to start getting out and seeing people again. At the end of April, Gord Savard and I attended the first in person convention in over 3 years. What a treat! You'll find Gord's report and thoughts on the convention in this edition of *The Advocate*.

There was also another surprising "get together" over the past few months – the Supply and Confidence Agreement, which was entered into by the NDP and Liberal parties. The parties have agreed to work together on key policy areas in situations where both parties want the same "medium term outcome," while avoiding an early election call. According to the deal, those key policy areas are climate change, health care spending, reconciliation with Indigenous peoples, economic growth and efforts to make life more affordable.

The first positive outcome of this agreement was seen on March 22, 2022. I cannot begin to imagine how elated Don Davies, NDP MP for Vancouver Kingsway, was when he posted on Twitter that morning. For years Davies has been a beacon of hope and a steadfast soldier in the battle for a national dental care program. Our sincerest thanks for never losing sight of the end goal, Don!

Where we haven't seen the positive movement we had hoped for is in the needed changes to the guidelines of the Patented Medicine Prices Review Board (PMPRB). Over the past few years BC FORUM has joined with its affiliates in monitoring, analyzing and providing input to changes that weaken the PMPRB Guidelines. Unfortunately the influence of the big pharmaceutical industry and its allies once again forced the Liberal government to cave. Of the three major changes introduced in 2019, only one is going ahead and a forecasted 10 year savings of \$8.8B has shrunk to \$2.9B. While there was still optimism about national pharmacare program talks, I find it harder to believe government would look on it positively when pharmaceuticals are still costing so much.

The Spring 2022 session of the BC legislature just ended, wherein 22 pieces of legislation passed focusing on making life better throughout BC and supporting people through challenging times. Your NDP Government has carried through on many campaign platforms. Yes, there is still work to do and some upsets, such as reported in the article from the BC Health Coalition on page 14, but all in all things are pretty much on track.

Budget 2022 was introduced as part of the spring session. It was presented as a means by which a stronger BC will be built; saving parents money on day care, accelerating investments in building affordable housing, building new and expanding current hospitals, and looking at climate-change and how to better protect people and communities from climate-related disasters. These are just a few of the items that were addressed. For more information on legislation passed during the spring

2022 B.C. legislative session visit: <https://workingforyou.gov.bc.ca>

In our spring edition of *The Advocate* I noted that it was the season reminiscent of renewal. It follows then that I cite summer as a time for growth, and growth we must have. We need numbers to stand strong in our resistance against big pharmaceutical companies as they lobby government to dissuade them from the needed updates to the PMPRB Guidelines awaited since 2017. We need numbers to ensure defined benefit pension plans do not go down the unpredictable path of targeted benefit plans. We need numbers to hold our elected governments to the promises they made while campaigning – keeping long-term care wholly under the auspices of public health care and never placed in the hands of for-profit entities. We need numbers to carry on the battle for increases to Canada Pension, Old Age Security and Guaranteed Income Support, and to ensure that government is properly protecting the contributions made into those programs. We need numbers to ensure that every level of government recognizes and endorses the United Nations Principles for Older Persons and incorporates the tenets of *Independence, Participation, Care, Self-fulfillment, and Dignity* into their laws, regulations, programs and day to day activities. So yes, my friends, we need your continued membership and if you would be kind enough to pass along a good word on our behalf, there is a registration form towards the back of this magazine to join BC FORUM.

As always, I hope you enjoy reading this edition of *The Advocate* and that you have a safe, healthy and fun summer season.

# Ways to celebrate and honour Indigenous history this month

by Domenik Couture

As a First Nations person on Turtle Island it is my honour to bring you greetings as we celebrate National Indigenous History Month. It's a time for all Canadians to recognize the rich history, heritage, resilience, diversity and vibrance of First Nations, Inuit and Metis Peoples across Canada. It's a time to reflect on our strengths, contributions, sacrifices, and unique history. It's also a time for non-Indigenous Canadians to learn and

recognize the role Indigenous Peoples have played and continue to play in shaping Canada.

We are particularly lucky in BC. We can immerse ourselves in tradition while paying tribute to ingenuity and artistry at an extensive list of destinations across our province. From sites up the Nass River such as Gingolx to Kay Llnagaay on Haida Gwaii, to the Nk'Mip Desert Cultural Centre in Osoyoos, and to every corner of the province, you can

experience the collections, history, and stories of the Indigenous Peoples of our province firsthand.

This June, take the time to explore Indigenous events in your community. Attend a Powwow, peruse an Indigenous artisan market or read a book by an Indigenous author. Challenge yourself by enrolling in the free online Indigenous Canada Course at the University of Alberta taught by First Nations people. Take the time to talk to an Elder. Familiarize yourself with the 94 calls to action from the Truth and Reconciliation Committee. Be an ally. Celebrate National Indigenous History Month and National Indigenous Peoples Day (June 21); you will be richly rewarded.



Hiellen Longhouse Village, Masset, Haida Gwaii © Domenik Couture

## Acknowledgement of territory

We respectfully acknowledge that the BC FORUM office is located on unceded lands of the Coast Salish Peoples, including the territories of the x̣ẉməθḳẉəỵəm (Musqueam), sə́lilwətaʔt (Tsleil-Waututh), Skwxwú7mesh (Squamish) Nations.



*Domenik Couture is a twenty year old Indigenous leader and mentor of Mohawk, Ojibwe and Métis heritage. He began exploring his Indigenous heritage as a high school student. As part of his journey of discovery, Domenik completed Indigenous carving classes, much to the delight of his family and friends who enjoy his carvings.*

# A happy return to in-person conventions

By Gord Savard

First Vice President, & CUPE BC Director to BC FORUM

The 2022 Canadian Union of Public Employees (CUPE) BC Convention was the first large BC union to have an “in person” convention since the COVID-19 epidemic started. This convention practiced all COVID-19 precautions including a representative to deal with any outbreaks, of which, thankfully, there were none. It was good to hear and see in person the speakers that included Premier John Horgan, Federal NDP leader Jagmeet Singh and president of the BC Federation of Labour, Laird Cronk, who is also the Chair of BC FORUM. Each speaker highlighted the positive actions under their direction and received standing ovations.

There were a few resolutions on senior benefits, healthcare and on the status of COVID-19. We could not participate in those resolutions but they all passed by acclamation. As with other labour unions, CUPE BC's progressive positions remain in play.



CUPE BC President Karen Ranalletta © CUPE BC

The BC FORUM booth at the convention was successful in that we were able to highlight our activities; like “Stay on the Road guide For Seniors” through the Council of Senior Citizen's Organizations of BC and ICBC, our continuing part in the battles for universal pharmacare and dentalcare, national standards for long term care, implementation of changes to the Patented Medicines



Gord Savard at the BC FORUM booth © Petra Savard

Price Review Board Guidelines, and responding to the provincial government's call for consultation on the 2022 Budget. Sadly, even though we have made several submissions to various bodies on different issues to build a more civil society, we still must continue in this crucial area of work. We explained our pre-retirement seminars are extremely cautious in respect to COVID-19 exposure, especially given the high transmission rates of the latest Omicron variant. Our newly elected President, Sam Wiese, is working with the Congress of Union Retirees of Canada (CURC) for the delivery of a virtual course which they are currently delivering to Public Service Alliance of Canada (PSAC) members. We are confident that these sessions, being delivered via Zoom, will result in our ability to once again offer sessions in the very near future.

The important part of the booth's work was to inform CUPE locals and

their members who are over 50, working or about to retire, about the benefits they can get through membership in BC FORUM. In addition to the ability to remain engaged and participating in union and socially progressive activities, BC FORUM members are entitled to partake in extended health and dental coverage via WE Consulting Benefits Services. Many CUPE local collective agreements do not have adequate benefits for part time/auxiliary members while working or retired, as we discovered during our last educational session with members at UBC. Finally, we encouraged CUPE BC locals to consider purchasing an advertisement in future editions of *The Advocate* as the cost is reasonable. We had 20+ locals give us their e-mail so that we may send out particulars. Advertising in *The Advocate* brings attention to the very pertinent work done by unions as well as goes a long way to support the work done by BC FORUM.

All in all this was a productive convention for BC FORUM and a great reintroduction to in-person contact with our fellow activists.

# Federal Budget 2022 in brief

*Diane Wood, BCGEU Director and BC FORUM Past President compiled the following information on the 2022 budget:*

**H**ealth and Housing are priority areas of concern for elder persons.

- \$15B in spending on major initiatives related to the supply and confidence deal with the NDP.
- \$20M over two years to expand New Horizons for Seniors Program.
- A number of budget measures related to housing and health initiatives.

### On health

- \$5.3B over five years, then \$1.7B on an ongoing basis to Health Canada for a dental care program, same as outlined in the NDP-Liberal agreement.
- The Canada Health Transfer will be increased by 4.8% over 2021/22 to \$45.2 billion.
- A commitment to getting the Canada Pharmacare Act passed by the end of 2023 with Canadian Drug Agency to develop national formulary of essential medicines and bulk

purchasing plan as in the in NDP-Liberal agreement.

- \$26.2M over 4 years and \$7M ongoing to increase forgivable Canada Student Loans by 50%, with up to \$30,000 in loan forgiveness for nurses and up to \$60,000 for doctors working in underserved rural/remote communities. \$115M over 5 years with \$30M ongoing to expand the Foreign Credential Recognition Program and help up to 11,000 internationally trained health care professions yearly get credentials recognized and find work in their field (CUPE Federal Budget 2022)

### On housing

- \$10M over 5 years on programs.
- Housing Accelerator Fund. \$4B over 5 years targets municipal governments. Goal to create 100,000 houses over 5 years
- One-time \$500 payment to people struggling with housing affordability (total \$473M), details to come.
- Rapid Housing Initiative renewed at \$1.5B to create 6000 units (program aims to convert hotels into hous-

ing made available to municipal governments).

- Co-operative housing to be supported by re-allocating existing dollars in the National Housing Co-Investment Fund: \$500 M to create the Co-operative Housing Development Program and \$1B in loans to build co-operative housing (first major and explicit funding commitment to co-operative housing in decades).
- \$150M over two years for affordable housing related infrastructure in the North.
- New tax-free First Home Savings Account. Canadians can save up to \$40,000 with no taxes on investment gains. Contributions will be tax deductible (like RRSP) and withdrawals to purchase a first home non-taxable (like TFSA).
- A Federal review of housing as an asset class to be undertaken, with details coming later this year.
- New \$7500 tax credit to support building an extra suite to support someone living in a multigenerational home with a disability.

## Important information for seniors

*Kamal Khera, Canada's Minister of Seniors provided the following in her April 22, 2022 update:*

**Expanded New Horizons for Seniors Program:** support more projects that improve the quality of life for seniors and help them continue to fully participate in their communities.

**Doubling the Home Accessibility Tax Credit:** Increasing the tax credit from \$1500 to \$3000 for important accessibility renovations or alterations.

**Making housing more affordable:** \$2.9 in funding, under the National Housing Co-Investment Fund to accelerate the creation of up to 4,300 new

units and the repair of up to 17,800 units for Canadians who need them most, such as seniors and persons with disabilities. One time grant of \$500 in the 2022-2023 fiscal year to those facing housing affordability challenges

**Multigenerational Home Renovation Tax Credit:** Up to \$7,500 in support for constructing a secondary suite for a senior or an adult with a disability.

**Connecting senior workers to good jobs:** The Government intends to engage with experts on the role that a career extension tax credit could play in boosting the labour force participation of seniors who want to continue to work later in life.

**Dental care for Canadians:** Seniors are to be covered by the new dental care program effective 2023

**Improving Canada's dementia and brain health research:** \$20 million over five years to ramp up efforts to learn more about dementia and brain health, to improve treatments and outcomes for persons living with dementia.

*To obtain information and updates from the Federal Ministry of Seniors type "how to get updates from the Minister of Seniors Canada" in your search engine and it will take you to a direct link to the subscription form for the Minister's newsletter.*

# forum <sup>BC</sup>

## 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
<b>SINGLE:</b>	\$ 95.77	\$ 142.23
<b>COUPLE:</b>	\$ 188.77	\$ 282.07
<b>FAMILY:</b>	\$ 223.05	\$ 375.81

## 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
<b>SINGLE:</b>	\$ 216.37
<b>COUPLE:</b>	\$ 429.83
<b>FAMILY:</b>	\$ 580.08

## 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
<b>SINGLE:</b>	\$ 81.12	\$ 104.68
<b>COUPLE:</b>	\$ 122.47	\$ 169.60
<b>FAMILY:</b>	\$ 185.92	\$ 233.05



## 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, 2022 TO MAY 31, 2023

	UNDER 70	AGE 70 AND OVER
<b>SINGLE:</b>	\$ 184.12	\$ 207.68
<b>COUPLE:</b>	\$ 305.64	\$ 352.77
<b>FAMILY:</b>	\$ 376.07	\$ 423.20

	UNDER 70	AGE 70 AND OVER
<b>SINGLE:</b>	\$ 265.48	\$ 297.88
<b>COUPLE:</b>	\$ 472.37	\$ 537.18
<b>FAMILY:</b>	\$ 557.75	\$ 622.56

	UNDER 70	AGE 70 AND OVER
<b>SINGLE:</b>	\$ 272.38	
<b>COUPLE:</b>	\$ 486.17	
<b>FAMILY:</b>	\$ 581.14	

## HOW TO APPLY

# BC forum

### Membership Information

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

**Contact us today  
regarding membership!**

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### BC Federation of Retired Union Members

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#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](mailto:bcforum@bcfed.ca)  
[www.bcforum.ca](http://www.bcforum.ca)

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### Other coverages for BC FORUM members:



**CAUS**

**Financial & Insurance Services Inc.**  
A div. of Canadian Administrative Underwriting Services Inc.



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](mailto:info@weconsultants.ca)

To apply for any of our programs, email us at:  
[info@weconsultants.ca](mailto: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**



**CAUS**

Canadian Administrative Underwriting Services Inc.



Metro Vancouver: **604-941-7430**  
BC Interior: **250-861-5200**  
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# Shelter Aid for Elderly Renters - SAFER

**T**he SAFER program may help you if you are a low to moderate income senior who pays more than 30% of their gross monthly income on rent. Read more to see if you are eligible.

## What is SAFER?

Shelter Aid for Elderly Renters (SAFER) is a cash rent subsidy payable to elderly seniors 60+ who pay rent or pad rent for their housing. People in the SAFER program get monthly payments from the government to make their rent more affordable.

*The SAFER program is run by BC Housing.*

## I am over 60. Are there other citizenship and/or residency requirements?

Yes. To be eligible for SAFER you must have lived in BC for a year before you apply.

There are also citizenship requirements. You must be either:

- a Canadian citizen or a permanent resident;
- an immigrant whose sponsorship agreement has broken down;
- someone who has applied for refugee status.

## How much of my income do I have to spend on rent to be eligible for SAFER?

You need to be paying more than 30% of your gross monthly income on rent.

*SAFER includes tenants and people who live in manufactured homes and pay more than 30% of their monthly income for pad rental.*

## Does SAFER cover all people over 60 who pay more than 30% of their gross monthly income for rent?

No. There are income ceilings to be eligible for SAFER.

*These income ceilings depend on where you live.*



## What are the income ceilings?

To determine income ceilings, BC is divided into three economic zones. Zone 1 includes:

Aldergrove, Anmore, Belcarra, Bowen Island, Burnaby, Coquitlam, Delta, Langley, Lions Bay, North Vancouver, Maple Ridge, Milner, New Westminster, Pitt Meadows, Port Coquitlam, Port Moody, Richmond, Surrey, Tsawwassen, Vancouver, West Vancouver and White Rock.

- Couples - \$2,750
- Singles - \$2,550

Zones 2 and 3 cover the rest of BC. The income ceilings for these two zones are:

- Couples - \$2,666
- Singles - \$2,446

## Is the SAFER payment amount the same for everyone in the same Zone?

No. The payment is based on your income and rent. People in the same zone can receive different amounts.

## Does it cost to apply to SAFER?

No. It is free. If you think you are eligible you should apply.

## How do I apply for SAFER?

If you are computer literate you can get a form from Shelter Aid For Elderly Renters (SAFER) ([bchousing.org](http://bchousing.org)).

*If you prefer to apply with a paper form you can phone BC Housing at 604-433-2218 or 1-800-257-7756 and they will mail you a form.*

## Can I get help with my SAFER application?

Yes. Many community seniors organizations can help you with your application.

*BC FORUM continues to advocate for improvements to SAFER.*

Find out more about SAFER: <https://www.bchousing.org/housing-assistance/rental-assistance-programs/SAFER> and more about other housing assistance: <https://www.bchousing.org/housing-assistance>

## BC Property Tax Deferment Program

For people 55 and over who are having difficulties paying their property taxes.

### What is the BC Property Tax Deferment Program?

The tax deferment program is a low interest loan program that helps qualified BC homeowners pay their annual property taxes on their principal residence. The BC government will pay your annual property tax and charge you simple interest. When you sell your home or pass away the new buyers or your heirs will be responsible for paying these property taxes.

### Can any BC senior be part of the BC Property Tax Deferment Program?

No. In order to be part of this program you need to:

- Be 55 or older;
- Be a Canadian citizen or permanent resident;

- Be a registered owner of the eligible property (this has to be your principle residence);
- Have lived in BC for at least a year;
- Have paid all previous years' property taxes, utility user fees, penalties and interest.

You also must have and maintain a minimum equity of 25% of your property's assessed value. This means that all charges registered against your property plus the amount of taxes you want to defer can't be more than 75% of the BC Assessment value of your property in the year you apply.

### Can you explain more about the BC Property Tax Deferment Program?

If you qualify for, apply for, and get accepted into the BC Property Tax Deferment Program, the BC


government will pay the property taxes for you. You will not have to pay them.

The BC government will also place a restrictive lien on your property. This means that you cannot sell your property, or add someone new to the property title who is not your partner. It also means you cannot refinance your property.

For each year you defer your property taxes, the government charges simple interest on the amount of tax owing.

### Can I apply for the BC Property Tax Deferment Program for rental properties I own, or for my recreational property?

No. It is only your primary residence that is eligible. (cont. on page 13)



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# HOUSING COST RELIEF

(cont. from page 12)

## **If I am part of the BC Property Tax Deferment Program what happens if I sell my house?**

When you sell your property the new owners will be responsible for paying the taxes owing along with the interest amounts. The new owners will also have to pay the application and/or renewal fees.

## **If I am part of the BC Property Tax Deferment Program what happens to my taxes when I pass away? Do my heirs have to pay them?**

Yes. When you pass away your heirs will be responsible for paying the taxes owing, the interest amounts, and the deferred application and/or renewal fees.

## **When should I apply to the BC Property Tax Deferment Program?**

You can apply to defer your unpaid property taxes between early May and December 31 of the current taxation year. You should apply after you receive your property tax notice and before your property taxes are due.

## **Does it cost to apply for the BC Property Tax Deferment Program or to renew my application for this program every year?**

Yes. It is \$60.00 for new applications, and \$10.00 per year for renewals. These amounts are added to your property tax deferment amount owing account.

## **I am interested. Where can I find more information?**

You can phone 1-888-355-2700 (toll free) or visit the website <https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/defer-taxes>.

## **What are the benefits of participating in the BC Property Tax Deferment Program?**

Participating in the BC Property Tax Deferment Program is a personal decision. You have to decide if it is right for you. Many seniors who participate in this program may own their house but still struggle financially to pay other bills. Participating in this program means one less significant expense and more money for other costs.

## **Is interest charged on deferred property taxes?**

Yes, interest is charged on your tax deferment loan from the date your property tax is due or the date you apply to defer your taxes, whichever is later. The interest rate you are charged depends on the tax deferment program you chose. The interest rates are set every April 1 and October 1 and are not changed outside of these dates. They are calculated on the 23rd of each month and not compounded. The current interest rates are in effect until September 30, 2022 and are .45% for the regular program and 2.45% for the families and financial hardship programs.



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# BC funds more for-profit care homes

By Ayendri Riddell, BCHC Campaigner

Find the full unedited article at <https://www.bchealthcoalition.ca/bc-government-funds-more-for-profit>.

The BC government announced a contract with Kaigo Senior Living to build and operate 90 new for-profit long-term care beds in Vernon BC, in complete contradiction to their 2020 campaign promise.

Out of the 495 publicly funded new long term care beds being built in BC, only 75 will be publicly operated. The first 90 beds in Vernon have already been awarded to a for-profit company and the other contracts are waiting to be announced. We expect more for-profit long term care beds will be announced this year.

For-profit operators often have the edge in contract bidding processes

through “low-balling”. Their ability to run facilities more cheaply and still profit depends on cutting corners and degrading the standards of care provided. In the 2020 report “A Billion Reasons to Care,” the BC Seniors Advocate found that despite receiving the same level of public funding, for-profit care operators were spending about \$10,000 less each year per resident. Public funds designated for senior care were, and continue to be, pocketed as profits.

This is why the BC Health Coalition is demanding that BC eliminate the profit motive from long-term care and move to a non-profit, publicly delivered system, by:

- Committing not to invest in new for-profit long-term care

facilities and end the practice of subcontracting

- Ensuring that public money intended for direct care is spent on direct care by requiring that revenues and expenditures for publicly funded care homes be available to the public and that all surplus funds provide more hours of care or be returned
- Improving transparency by standardizing reporting for direct care hours so that staffing levels and ratios can be independently verified and enforced

Subscribe to the [BC Health Coalition mailing list](#) to receive updates about how you can support the campaign to eliminate the profit motive from long-term care in BC.

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# Senior activists make a difference for us all

By Stephen von Sychowski

President, Vancouver & District Labour Council

When I was asked to write from a “young” perspective about the impact senior activists have, I wondered where to start. After all, not only is the impact substantial and broad at the societal level, but significant at the personal level as well. In fact, I don’t know where I would be today if not for the example and mentorship of senior activists.

It started from an early age. For most of us, when we’re kids there is nobody we look up to and learn from more than our parents. This was true for me, and next to them there was my Grandma. Now almost 98, she was already a retiree when I was born and remains a source of knowledge and inspiration to this day.

She gave me my first lesson in solidarity when I was only four. One day while out shopping, we came across a picket line at the local Woodwards. I wanted to go in but was perplexed by sign-wearing people blocking the way. I don’t remember exactly what she told me, but in no uncertain terms we “don’t cross picket lines”, and we didn’t.

When I got involved in political activism in high school, I quickly found local mentors who were retirees with decades of experience. This remained true when I moved to Vancouver a couple of years after graduation, and again upon entering the labour movement.

When I think about all of those mentors and friends throughout the years, nearly every single one of them still walking the Earth is also still fighting the good fight. No matter how “retired” they may claim to be, many of them remain as active now as they ever were. Their past work inspires the next generation, while their current work continues to move issues forward and provide opportunities for the mentorship and development of new activists and leaders.

This is why I cringe a little bit when I see the divisive generational politics that are once again in vogue today. In my experience they simply don’t hold true, and in my analysis, they do much more harm than good.

Sure, an “OK Boomer” meme might be funny once in a while when done in good natured jest. “Millennials” are now getting their own comeuppance, with “Gen Z” memeing them in turn. Alas, we Millennials are no longer “young”. But when generational thinking moves from humour to becoming the basis of political thought, we start to get into trouble.

After all, any given generation includes individuals who run the gamut in terms of background and identity, worldview, political perspective and, obviously but crucially, class. At its core the labour movement is class-based; a movement of working people, striving to advance our collective interests.

A generation of people did not cause the numerous problems and crises that now confront us all. The system caused them, including governments, employers, and institutions acting in pursuit of the interests of the wealthy and powerful. A reliance on generational analysis divides

our movement. It cuts off youth from the wisdom borne of experience that is offered by those who came before and are still fighting. It cuts off the older generations from the vital new ideas and energy of the younger. It is one of so many ways that we are reduced to fighting amongst ourselves rather than marching side by side for a better future for everyone.

Senior activists are speaking up, campaigning, and leading in many ways and on many fronts. They can be found on the frontlines of the fight for affordable housing, universal dental care and pharmacare, affordable childcare, improved healthcare and long-term care, and more. It’s plain to see that when they contribute to wins in these areas, we all benefit. Rather than extinguishing the torch of activism in retirement, senior activists are continuing to carry it forward, and helping to light the torches of younger activists joining them on that journey.

So, thank you to all the senior activists who are keeping that torch burning. Thank you for what you have done, and what you are still doing, because, in these difficult times, the only path forward is one we travel together.

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