

# Advocate

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



Vol. 19 No. 1 Spring 2016



## PROTEIN FOR PEOPLE

Through a community partnership, unions are taking steps to ensure food banks have access to reasonably priced shelf-stable protein, such as the palette of canned salmon delivered to a Kamloops food bank last year. See the full story on page 4.

**BC**  
**forum**

### OFFICIAL NOTICE

See page 16 for more details  
about this important meeting

## Annual General Meeting

9:30 am – 1:00 pm, Wed. June 22, 2016

Hosted by UFCW 1518

350 Columbia St., New Westminster

*Please note that this is a scent free building*

## Optimism greet's new budget

### Labour and seniors welcome steps towards fairness and prosperity

**T**HE CANADIAN Labour Congress (CLC) says the new federal government's first budget begins the important work of reinvesting in Canadian communities, creating jobs, addressing children's and seniors' poverty, and repairing the programs and services Canadians rely on.

The Congress of Union Retirees of Canada (CURC) commended the government for restoring the age of eligibility for Old Age Security at 65 and for increasing the Guaranteed Income Supplement for Canada's neediest seniors. BC FORUM is the provincial arm of CURC.

Diane Wood, President of BC FORUM, highlighted finance minister Bill Morneau's personal commitment "to reaching an agreement with my provincial and territorial counterparts before the end of the year to enhance our Canada Pension Plan."

"This is vital," said Wood. "Hand in hand with the labour movement and our allies in the seniors' movement, BC FORUM has been relentlessly campaigning to ensure that our children and grandchildren can retire with dignity.

"After all those years of work, it's good to see that the message finally seems to be getting through at the federal level," she said.

Please see "Federal budget" page 6

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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 can count on the union movement to stand up for ordinary people – including remarkable initiatives such as Protein for People – but you can't say that about our provincial government.

The events of the past few months make it clear we have much work ahead to push for a more civil society.

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# MSP premiums aren't nickels and dimes – they're highway robbery

**Ever increasing regressive taxes are making life harder – particularly for many senior couples**

By Diane Wood  
President, BC FORUM

**W**E LIVE in the only province in Canada that continually hammers seniors like this. Premier Christy Clark seems to have no idea what it's like to live on a fixed income.

As I write this, my recent conversation with a very irate BC FORUM member is fresh in my mind.

He and his spouse, both retired, have a combined income of \$53,800 a year – the equivalent of \$13.45 an hour if they were both still working.

Their provincial income tax for the 2015 tax year totalled \$809. Their ever escalating Medical Services Plan (MSP) premiums were \$1,566, or almost twice as much as their income tax.

“MSP premiums are now costing us more than heat and electricity. They're more than car insurance. This year, they'll be more than our property taxes,” he told me.

He finds it particularly aggravating that while premiums continually increase, many paramedical services are no longer covered, and Pharmacare coverage for prescription drugs has been reduced.

The MSP premium was increased by 4 percent to an annual total of \$1,632 on Jan. 1, 2016, and that's just the beginning.

The recent provincial budget will make it even worse.

As usual, the government announced that the rate will go up an-

other 4 percent on January 1, 2017. On top of that it announced that there will no longer be a combined rate for couples. Instead, couples will pay twice the single rate.

As a result, in this case, their MSP premium will jump to \$1,980 a year, about two and a half times more than their provincial income tax.

This is not only a tax on seniors, it is a tax on couples.

If they were legally separated, and equally divided their income, their MSP premiums would qualify for a subsidy. Each would pay \$24 a month, a total of \$48, compared to the \$156 they must pay next year, the same rate charged billionaires.

It is the height of hypocrisy for the Clark government to claim that BC has low taxes. What we really have is a government that continually makes our tax system more unfair, and more and more dependent on flat rate, regressive taxes.

Taxes pay for vital public services that benefit us all, and help make our society more equal.

Those taxes must be progressive and reflect ability to pay.

The alternative is the place where the BC Liberals are taking us today – a society where those who have the least, including many seniors and people with disabilities, are paying the price for ever more tax breaks to the ultra-rich.

## Federal budget

**T**HE FEDERAL budget was a welcome relief from the meanness and intellectual dishonesty we're seeing in Victoria.

I am particularly pleased that the age for Old Age Security and the Guaranteed Income Supplement is being restored to 65, and that all our



Diane Wood

work to improve retirement income security for our children and grandchildren through an enhanced Canada Pension Plan appears to finally be on the verge of bearing fruit.

## BC FORUM AGM

**I**N THIS edition of *The Advocate* you'll find details of the time and location of our 2016 Annual General Meeting.

I want to add my personal invitation to you to make the time to attend.

It's always great to see all the members, friends and colleagues who come to our meetings to help advance our cause, and to share their ideas and experiences.

The meeting begins at 9:30 am on Wed. June 22, but please come early to enjoy the good company. We'll have the coffee on by 9:00.

I hope to see you then at the UFCW Union Hall, 350 Columbia St., New Westminster.

# Feeding hope for a better future

EVERY DAY in British Columbia, far too many people are forced to turn to food banks to feed their families," says John Radosevic, President of Protein for People and a member of the BC FORUM Board of Directors.

"They're people like you and me. Through bad luck or misfortune they've lost their jobs, or work several low-paying jobs that just aren't enough to make ends meet," he says.

Food banks are struggling to meet the high demand. The protein that is required in a healthy diet is in especially short supply.

Unions and the United Way got together to establish Protein for People as a non-profit society in 2006.



John Radosevic with some of the thousands of cans of salmon that have been shipped to BC food banks.

BC FORUM is proud to support this work as a member organization of the society.

"We saw it as an opportunity to make a real difference in people's



Every time BC FORUM is on the road – at union conventions, Labour Day picnics and other events – we are proud to promote the work Protein for People does to help individuals and families who have fallen on hard times. Above, Miriam Olney, BC FORUM Secretary, and Diane Wood, President, brought the message and a few cans of salmon to this year's CLC Winter School.

lives," says Radosevic.

"There are now 35 unions participating. Together we are helping food banks meet the need by subsidizing shelf stable protein foods.

"This allows food banks to save money and maximize their ability to help people."

Last year, Protein for People provided canned salmon with a retail value of \$375,000 to BC food banks. By leveraging union donations, the society saved food banks \$264,000.

"This year, by starting to provide peanut butter, we expect to boost our total output of shelf stable protein to more than \$500,000," says Radosevic.

The partners in the society realize that food banks are a symptom of the shortages of an economy that leaves too many people vulnerable.

"Community leaders from unions

and food banks are working together to find solutions. We are working to ensure that no child, family or community needs food banks. People need real choices and good jobs that feed them, their families and their community," says Radosevic.

That's why Protein for People each year hosts several forums which bring together those who use food banks, union volunteers, and service providers in a community event. In the last five years, more than 10,000 people have attended.

"The forums are an important part of our outreach. They are about connecting people with solutions, as well as sharing food and music together," he says.

For more information please visit the Protein for People Project website at [www.proteinproject.ca](http://www.proteinproject.ca) and "like" the Protein for People Facebook page.

# Making it possible for seniors to choose to die at home

By David Porteous

**M**OST SENIORS say they want to die at home. However, currently about half of all seniors die in hospitals, according to research by Verena Menec, the Director of the University of Manitoba's Centre on Aging.

Menec says many of these patients don't need to die in the hospital.

They could be dying in more comfortable settings if we had proper home support services to provide them.

Menec, who is also an expert with EvidenceNetwork.ca, says hospital

care isn't structured to treat frail, elderly patients with chronic illnesses.

"It's very stressful for the patient and for family members," Menec says.

Many patients bounce in and out of emergency rooms several times at the end of their lives.

Given the numbers, it seems a daunting task to grant a senior's wish to die at home.

We need more doctors, more nurses, and more health care professionals generally who are trained in palliative medicine.

But most importantly we need

better home care services.

The reality is that 100 per cent of people die. It's essential to provide more settings where patients can be comfortable and surrounded by family at the end of life. Home care can do more than treat illness, it makes it easier to write a happy ending to one's life story.

*David J.A. Porteous is an Elder Planning Counselor (EPC) and President of Working Enterprises Consulting & Benefits Services Ltd.*

*He is a charter member of the Canadian Initiative for Elder Planning Studies.*

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# Budget falls short on key promises

WHILE CALLING the federal budget a step in the right direction for our economy, the Canadian Labour Congress says it falls short on some key election promises:

- The budget makes significant investments in public transit infrastructure, affordable housing, social infrastructure, and green infrastructure, but pushes back other infrastructure promises.
- The total investments in skills training and workforce development fall well short of the government's election promises.
- The government's projections maintain the reduced health care transfers to provinces and territories implemented by Harper.
- The government has delayed investments in child care. The new Child Benefit may help more parents afford child care, but it does not address significant issues with lack of spaces and low wages in the child care sector.
- The budget promises support for the automotive sector and promotion of food safety. However, it's worth noting that these and many other positive aspects of the budget could be compromised if the government ratifies the Trans-Pacific Partnership.

## BC highlights

In B.C., the budget commits funding to re-open the Kitsilano Search and Rescue Station.

It allocates \$460 million for public transit in B.C., including light rail in Greater Vancouver.

Veterans' Affairs offices in Prince George and Kelowna will be re-opened, and a new office established in Surrey.

# Federal budget seen as first step

Continued from page 1

Wood noted that one in nine Canadian seniors currently lives in poverty, and there's every indication that situation will get much worse unless public pensions are improved. (See story page 12)

While welcoming the 10 percent increase in the guaranteed income supplement (GIS) for single seniors, the National Pensioners Federation (NPF) said much more needs to be done to prevent poverty among the elderly.

"An estimated 600,000 seniors live under the poverty line today," said NPF President Herb John. "This is not expected to change unless more is done to provide better income supports and to reduce critical expenses like home care and drug costs."

The Liberal election promise to invest \$3 billion in home care and palliative care was not addressed in

the budget, nor was the need for a comprehensive national Pharmacare plan.

"We believe that extra funding for health care to the provinces, tied to spending on home care and palliative care, is a necessity," said Pat Kerwin, President of CURC.

Other measures that were welcomed included the emphasis on affordable housing, infrastructure and transit investments, and funding to help First Nations communities tackle the serious problems they face.

Overall, CLC President Hassan Yussuff called the budget "a step in the right direction for our economy."

While noting areas that were not addressed, the federal NDP said the Liberal budget was long on rhetoric but short on the promised dollars when it came to keeping their commitments to Canadians.

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# forum <sup>BC</sup>

## Health & Dental Plans for Retirees and their 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
<b>SINGLE:</b>	\$ 97.50	\$ 135.00
<b>COUPLE:</b>	\$ 192.20	\$ 267.50
<b>FAMILY:</b>	\$ 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:



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- Individual Dental Plans

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	WITH DENTAL
<b>SINGLE:</b>	\$ 144.10
<b>COUPLE:</b>	\$ 285.77
<b>FAMILY:</b>	\$ 380.32

## 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>	\$ 75.00	\$ 96.03
<b>COUPLE:</b>	\$ 115.27	\$ 157.34
<b>FAMILY:</b>	\$ 177.96	\$ 220.02

## VALUE PLUS PLAN

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

### DRUGS: Pay Direct Card Included

Prescription Drugs to age 79

Prescription Drugs 80% to a max. of \$1200 per year  
Generic Drugs only, unless otherwise specified by physician

Includes Oral Contraceptives, No Lifestyle

### VISION CARE

\$125 every 24 months

Eye Exams up to \$50 every 24 months

### PROFESSIONAL SERVICES

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

Chiropractor

Physiotherapist

Foot Care Professionals

Speech Therapist

Psychologist

Massage Therapist

Acupuncturist

Osteopath

Naturopath

**MEDICAL TRANSPORT:** Air & Land included

### AUDIO

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

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

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

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

### SEMI-PRIVATE HOSPITAL

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

### OUT OF PROVINCE/COUNTRY TRAVEL MEDICAL

\$500,000 per lifetime; 30 day Emergency only  
Age limit 79 years old

### DENTAL

Combined max. per person, per year  
\$500 first 12 months; \$750 next 12 months  
\$1,000 every 12 months thereafter

Basic coverages 80% up to the limits above

Basic Comprehensive coverages 80% up to the limits above

	UNDER 70	AGE 70 AND OVER
<b>SINGLE:</b>	\$ 133.91	\$ 154.94
<b>COUPLE:</b>	\$ 216.99	\$ 259.06
<b>FAMILY:</b>	\$ 310.16	\$ 352.22

PRICING FOR ALL PLANS IS VALID UNTIL JUNE 2016

## GOLD VALUE PLAN

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

### DRUGS: Pay Direct Card Included

Prescription Drugs to age 79

Prescription Drugs 80% to a max. of \$5,000 per year  
Generic Drugs only, unless otherwise specified by physician

Includes Oral Contraceptives, No Lifestyle

### VISION CARE

\$250 every 24 months

Eye Exams up to \$70 every 24 months

### PROFESSIONAL SERVICES

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

Chiropractor

Physiotherapist

Foot Care Professionals

Speech Therapist

Psychologist

Massage Therapist

Acupuncturist

Osteopath

Naturopath

**MEDICAL TRANSPORT:** Air & Land included

### AUDIO

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

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

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

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

### SEMI-PRIVATE HOSPITAL

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

### OUT OF PROVINCE/COUNTRY TRAVEL MEDICAL

\$5,000,000 per lifetime; 60 day Emergency only  
Age limit 79 years old

### DENTAL

Combined max. per person, per year  
\$750 first 12 months; \$1,000 next 12 months  
\$1,200 every 12 months thereafter

Basic coverages 80% up to the limits above

Basic Comprehensive coverages 80% up to the limits above

	UNDER 70	AGE 70 AND OVER
<b>SINGLE:</b>	\$ 157.20	\$ 175.49
<b>COUPLE:</b>	\$ 267.68	\$ 307.00
<b>FAMILY:</b>	\$ 374.55	\$ 412.50

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# MSP premiums must go

## Pressure grows for an end to unfair, regressive MSP tax on people

A SENIOR COUPLE with a combined net income of \$51,000 will pay \$1,980 in Medical Service Plan (MSP) premiums next year. The government has imposed a 4 percent increase, and set the rate for couples at twice the single rate starting Jan. 1, 2017. These changes will push the monthly tax from \$136 to \$156 for senior couples.

“Since 2001, the Liberal government has hit ordinary families with a shocking and relentless increase in regressive taxes,” says Diane Wood, President of BC FORUM.

“MSP premiums have more than doubled, with no regard to ability to pay. Billionaires pay the same as retired workers who are living on fixed incomes,” she said.

Wood pointed to BC FORUM policy demanding the elimination of MSP premiums – a regressive tax that exists in virtually no other province – and funding of quality public health care services through fair, progressive taxes.

“I urge all British Columbians to support our call for elimination of this odious tax. And I urge seniors in particular to apply for premium assistance if they qualify,” she said.

While premiums have steadily increased, the government has also eliminated coverage for paramedical services such as chiropractic, massage therapy, physiotherapy and more.

BC NDP Leader John Horgan has also called on the government to abolish MSP premiums.

“MSP premiums should be eliminated,” Horgan said in January.

“They unfairly affect British Columbians who can least afford

them. It's simply not fair that a person making \$30,000 pays the exact same amount as someone earning \$300,000 or even \$3 million,” he said.

“Everyone gets that – except Premier Christy Clark. Every other prov-

ince in Canada uses the existing tax collection system to pay for health care, and that's what we should do in B.C.,” said Horgan.

B.C. is the only province in Canada that charges a flat rate MSP premium.



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# Tough times ahead for seniors

**P**OVERTY RATES for seniors, and particularly women, have been rising for years. A new report says it's about to get worse. Many workers who are close to retirement have "wholly inadequate" retirement savings.

"While there has been progress in reducing poverty among seniors over several decades, a less rosy picture arises in recent years and in projections of the future," says Richard Shillington of Tristat Resources. Shillington is the author of "An analysis of the economic circumstances of Canadian seniors," published by the Broadbent Institute in February, 2016.

"Poverty rates have been rising and recently plateaued for seniors," says the report.

"Savings data show that many Canadians, particularly those without an employer pension plan, have wholly inadequate retirement savings."

The low-income measure (LIM) used in the report shows that senior poverty increased from a low of 3.9 percent in 1995 to 11.1 percent in 2013. One in nine seniors lives in poverty.

The poverty rate is even higher for single seniors, particularly women (at nearly 30 percent), and needs to be addressed, said Shillington.

### Key findings:

- The Old Age Security (OAS) and Guaranteed Income Supplement (GIS) guarantee levels are falling behind. For single seniors, they have fallen from 76 percent of median incomes in 1984 to about 60 percent now. For senior couples, the OAS/GIS maximum benefits have declined from 53 percent to 40 percent of median incomes.

- Trends in income sources for seniors suggest that poverty rates will increase rather than decline into the future because OAS and GIS benefits are indexed to the Consumer Price Index (CPI), while average earnings rise faster than the CPI over extended periods.

- The shortfall between the OAS/GIS guarantee levels and the LIM for 2015 – the gap that seniors need to fill using the Canada Pension Plan/Quebec Pension Plan (CPP/QPP), private pensions and private savings – is about \$5,600 for single seniors and \$4,700 for couples.

- The proportion of the population receiving the GIS is higher for single seniors than couples, and higher for single women (between 44 percent and 48 percent) than for single men (between 31 percent and 37 percent).

- Roughly half (47 percent) of those aged 55 – 64 have no accrued employer pension benefits. The vast majority of these Canadians retiring without an employer pension plan have totally inadequate retirement savings. For example, roughly half have savings that represent less than one year's worth of the resources they need to supplement OAS/GIS and CPP/QPP. Fewer than 20 percent have enough savings to support the supplemented resources required for at least five years.

- The median value of retirement assets of those aged 55 – 64 with no accrued employer pension benefits is just over \$3,000. For those with annual incomes in the range of \$25,000 – \$50,000, the median value is just \$250. For those with incomes in the \$50,000 – \$100,000 range, the median value is only \$21,000.

- Only a small minority (roughly

15 – 20 percent) of middle-income Canadians retiring without an employer pension plan have saved anywhere near enough for retirement. The vast majority of these families with annual incomes of \$50,000 and more will be hard pressed to save enough in their remaining period to retirement (less than 10 years) to avoid a significant fall in income.

- The seniors' poverty gap is \$2.5 billion in aggregate annually, due to the 719,000 poor seniors (469,000 singles and 250,000 living in an economic family). A 10 percent benefit increase in the GIS to address this gap would cost \$1,628 million. This would reduce the number of poor seniors by about 149,000.

### Pensions inadequate

"These findings raise serious questions about the policy needs for future pensionless cohorts, such as the adequacy of benefits from Old Age Security, the Guaranteed Income Supplement, and the Quebec and Canada pension plans," says Shillington.

He says the report is evidence that the federal government must consider as it addresses the economic security of Canada's growing population of seniors.

He concludes the government must increase pension income (including from the CPP/QPP) to reduce seniors' poverty over the long term, and consider other options to address the savings gap for Canadians without workplace pensions.

In the shorter term, he says changes to the GIS, particularly those targeted at individuals, could more quickly make a serious dent in seniors' poverty.

## BC FORUM joins NPF

**T**HE BC FORUM board has voted to affiliate with the National Pensioners Federation (NPF).

"We've worked closely with the NPF for many years," said Diane Wood, President of BC FORUM.

"By formally affiliating, we hope to further strengthen both groups, and increase our influence on national issues," she said.

BC FORUM is also the provincial branch of the Congress of Union Retirees of Canada (CURC).



Ray Haynes

## New regional representative

**B**C FORUM has appointed Ray Haynes, a much respected leader in the labour movement, as Regional Representative and Labour Council Delegate for the Sunshine Coast

"A former Secretary-Treasurer of the BC Federation of Labour, Ray has always been a strong and articulate voice for working families. We're very glad to have him aboard," said BC FORUM President Diane Wood.



## Art Kube honoured by his union

**A**RT KUBE, recently made a member of the Order of Canada, has been awarded the coveted Lynn Williams Award for Service.

The award was presented by Doug MacPherson, National Coordinator of the Steelworkers Organization of Active Retirees (SOAR).

SOAR noted that Kube has worked all his life to supporting workers and the disadvantaged, and continues to be an outstanding advocate for seniors and retirees.

## An insult and injury to people with disabilities

**A**FTER A nine-year freeze, Premier Clark is increasing disability benefits by a miserly \$77 a month.

It doesn't even cover inflation.

What is even more insulting, says the BC branch of the Canadian Centre for Policy Alternatives, is that the government is taking away bus passes and other transportation subsidies people on disability assistance have received for years to help them get around.

They will now be charged \$52 a month for a bus pass, or \$66 a month for special transportation assistance.

In addition, the disability benefit of \$983 a month remains among the lowest in Canada. The comparable benefit in Alberta has been \$1588 a month since 2012.

BC FORUM joins with the many groups who are denouncing the government's actions. We call for restoration of the \$45 a year bus pass for people with disabilities, introduction of a rural transportation subsidy, and an increase in income and disability assistance by Oct. 1, 2016 to reflect the cost of living, with subsequent increases indexed to inflation.

## Government scraps anti-labour laws

**T**HE CANADIAN Labour Congress says good sense has prevailed with the federal government's decision to repeal Harper's controversial bills C-377 and C-525.

Bill C-377 was designed to weaken unions by forcing redundant and unreasonable financial reporting. Bill C-525 made it more difficult for Canadians in federally-regulated workplaces to join a union. Legislation to repeal both was tabled in late January.

## Pharmacy Compass – an easy way to save on drugs

**P**RESCRIPTION DRUG prices and dispensing fees vary widely, but with no way to comparison shop as we do for other items, it's been difficult to find the best deal.

Pacific Blue Cross is changing that. Its Pharmacy Compass website – [pharmacycompass.ca](http://pharmacycompass.ca) – can be accessed via computer or mobile. It will help you find the lowest prices on your prescriptions.

# BC FORUM demands better postal services

**B**C FORUM is calling for restoration of door-to-door mail delivery in areas where it was taken away by the Harper government, a public review of Canada Post, and an expansion of services to better serve Canadians.

In a letter to every B.C. Member of Parliament, Diane Wood, BC FORUM President, says members were distressed when Canada Post announced its plan to end door-to-door mail delivery.

“We are pleased that Canada Post has at least temporarily stopped cutting home delivery,” she says.

“However, some of our members have already lost their door-to-door mail delivery as a result of (this) program and we are asking you to restore their home delivery. We do not want seniors slipping and falling while trying to get their mail.”

Wood asks the MPs to ensure the temporary halt to ending door-to-door mail delivery is made permanent.

She points out that Canada Post could be part of the spectrum of services that provide seniors with the independence to age with dignity in their own homes.

“Letter carriers go to homes regularly and, could check-in with seniors. Currently, La Poste in France is testing this service,” she writes.

Wood also says the review of Canada Post promised by the Liberals should be public, with an opportunity for all interested parties to make submissions.

This is needed to fully discuss “the options for building a successful 21st century post office with the

ability to create new revenue streams and meet the needs of Canadians – especially seniors.”

“For example, Canada Post could add lucrative postal banking services. Postal banking helps keep postal services viable and financial services accessible in many parts of the world. Postal banking would enable seniors who live in rural and remote communities to do their financial transactions without having to drive for long periods,” said Wood.

## Services continue to deteriorate

**T**HE SENIORS Advocate’s first annual monitoring report outlines many areas where critical services to seniors are deteriorating and failing to meet the need.

Highlights from the *Monitoring Seniors’ Services* report include:

- Home support hours decreased in three out of five health authorities, while the number of clients increased in four out of five.
- There are 943 individuals on the waitlist for a total of 4,430 subsidized assisted living units. The number of units has increased less than 1% since 2012.
- The number of residential care beds in the province has increased by 3.5% since 2012, but the population over 75 has increased 10%. The number of seniors placed within the 30-day target decreased from 67% to 63% in the past year.
- 18% of licensed residential care facilities did not have an annual inspection.
- Since 2005, the Shelter Aid for Elder Renters (SAFER) maximum rent that qualifies for a subsidy increased 9% while rents increased by 34%.
- The number of new HandyDART

users is decreasing – down 15% since 2011. Almost 52,000 (1.9%) of regular HandyDART ride requests went unfulfilled in 2014.

- Income supports for seniors such as the Old Age Supplement and Guaranteed Income Supplement increased by 1%. The BC Seniors’ Supplement, available to low-income seniors, has not increased in over 25 years.
- In 2014, 33%, or 48,840 of all drivers evaluated under the Driver Medical Examination Report, an evaluation for fitness to drive, were aged 80 or over. Only 1% of people of all ages or less than 3% of seniors evaluated were referred to DriveAble for cognitive assessment.
- The Seniors Abuse and Information Line received 1,286 calls related to elder abuse in 2014 and 15% of these calls reported the abuse had been going on for five or more years.

## Support for low income seniors

**T**HE B.C. Seniors Advocate points out that seniors may be eligible for the following subsidies:

- MSP premium assistance, visit [www2.gov.bc.ca](http://www2.gov.bc.ca) or call 1-800-663-7100
- Fair PharmaCare subsidizes costs for eligible drugs. 1.800.663.7100
- Shelter Aid for Elderly Renters (SAFER) provides monthly payments to subsidize rents for low and moderate income seniors. 1.800.257.7756
- Home Adaptations for Independence (HAFI) provides grants to low-income seniors to modify their homes. 1.800.257.7756
- Property Tax Deferral Program allows seniors to defer paying property taxes. 1.888.355.2700

**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](http://www.bcforum.ca).

**Renew your membership – and sign up a friend**

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

You can also renew your membership on-line at [www.bcforum.ca](http://www.bcforum.ca).

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

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

Solidarity makes us strong.



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

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



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



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

\$20 - 1 year     \$49 - 3 years (free \$2,500 AD&D for member)  
 \$25 - 1 year     \$64 - 3 years (adds \$2,500 AD&D for spouse)

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\* Required for AD&D group insurance coverage to age 86.

# Ranked ballots – a change for the worse

**R**ANKED BALLOTS – Prime Minister Trudeau's preferred option for reforming the electoral system – would be much worse than what we have now.

In opening remarks to the Broadbent Institute's 2016 Progress Summit, Ed Broadbent strongly attacked the proposal to count voters' second and third choice candidates.

"The Liberal government has opened the door by promising, over and over again, that the 2015 federal election will be the last held under first-past-the-post – a system that produces false majorities, exaggerates regional divisions, and leaves a huge numbers of voters without a voice in Parliament," said Broadbent, a former NDP Leader.

"One of the suggestions on offer – so-called ranked ballots – would be even worse than what we have. Simply put, ranked ballots in a federal election would be like first-past-the-post on steroids – even larger false majorities, results even more outrageously torqued and even more unrepresentative of the popular will."

The NDP has long advocated for proportional representation, where seats are allocated to parties based on their share of the popular vote. It means every vote counts towards a voice in Ottawa.

An Abacus Data poll commissioned by the Broadbent Institute found the Liberals would be the biggest beneficiaries under a ranked ballot system.

In the last election, their seat count would have risen to 217 from 184. The Conservatives would have dropped to 66 from 99. The NDP would have won 50, up from 44.

# Annual meeting

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

**9:30 am – 1:00 pm, Wed. June 22, 2016  
UFCW 1518, 350 Columbia St. New Westminster**

*Please note that this is a scent free building*

- We invite you to come early to check out the display booths, and to enjoy a chat with other BC FORUM members, guests and directors. The coffee will be ready at 9:00 am.
- All current members have the right to debate and vote on resolutions on issues that affect retired workers and our families. 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.
- Judy Darcy, MLA and BC NDP Spokesperson on Health, is a featured speaker and will take questions from members.
- Irene Lanzinger, 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 and Skytrain – about a block from the Columbia Skytrain station, and on major Columbia Street bus routes.

***Please join us, 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?**