



# The Pen

Pensioned Employees' Newsletter

[www.bcgrea.ca](http://www.bcgrea.ca)

Fall 2017



*Terry Burgess, left, served as returning officer for the annual elections. Re-elected by acclamation were President Ken Pendergast, Second Vice-President Carrie Mulcahy and First Vice-President Art Kaehn*

## President's Report

# More funding urged for post retirement group benefits

By Ken Pendergast  
President

Season's Greetings fellow members of the BCGREA.

We have seen the end of one of the smokiest summer seasons, and possibly the worst fire season on record in BC.

Thousands of people were impacted by fires, causing many to be relocated for weeks from their homes and in some cases, their pets and animals, left to fend for themselves.

Typical of caring citizens, people in BC

and Alberta banded together to assist with accommodation, food, medical supplies and anything else necessary to make the evacuees as comfortable as possible during the summer.

This is one of the reasons

*(Continued on page 2)*



**Account Manager Jared Fu and Supervisor of Client Service Soraya Vincent, left, from Green Shield Canada were the main speakers for the AGM**

## President's report

*(Continued from page 1)*

we have chosen to live and work in BC and now to retire comfortably here.

There is no better place. The BCGREA has concluded yet another successful AGM last week in Tsawwassen.

Noting that funding provided has not kept pace with the cost of covering past extended health care benefits, the BCGREA is calling on the BC government and the BC Government and Service Union to design post retirement group benefits that meet the needs of plan members including sustainable funding.

We are also concerned about Bill C-27 which proposes to convert

Defined Benefit Plans to Target Benefit Plans. Ours is a defined benefits plan. (See below)

We enjoyed having **Jared Fu, Account Manager, and Soraya Vincent, Supervisor of Client Service from Green Shield Canada** as our main speakers for the AGM.

Jared and Soraya had been presented with all the questions and concerns raised from the Branches of our Association, a couple weeks prior to the meeting, giving them the opportunity to try and address our concerns.

Jared and Soraya did an admirable job of addressing our concerns, given that Jared was employed

with Blue Cross prior to moving to Green Shield Canada, he understands the issues and concerns very well.

There is no question that the initial transition from Blue Cross to Green Shield was not as smooth and seamless as promised, largely due to the fact the transition took place in the middle of the year, and much of the paperwork was virtually received by member at the last minute.

However, most of those initial problems were overcome by Green Shield and their help desk.

Some of our members experienced short term issues and expenses securing their prescriptions before their issues were resolved.

*(Continued on page 3)*

---

## President's Report

*(Continued from page 2)*

Unfortunately, many of the prolonged issues rest with our medical and dental industry, where the playing field is not level, and prices are not standard.

People need to shop around for the better prices the same as for everything else on the market.

I'm confident that the majority of the issues with the transition to Green Shield have been addressed.

Some of the issues are of a personal or specific nature and are not likely to be resolved by Green Shield or any other carrier.

Jared and Soraya are committed to the program and continue to ask members with concerns to contact the help desk: *Telephone – 1-888-711-1119 or online greenshield.ca*

**Lisa Hansen and Mark Costales** from Johnson Inc. provided an update on the BCGREA Member Benefit Plan.

For the period to July 2017, the ratio of paid claims to net premiums is 94.1 per cent for EHC, 87.9 per cent for dental, 69.4 per cent for Prestige (base) Travel, and 155.6



***Winning a wide-screen television from Johnson Inc. was Bonnie Billington of Prince George, centre. TV was presented by Mark Costales and Lisa Hansen.***

per cent for Prestige Supplemental Travel.

The higher claim status has resulted in the fairly large increase in member costs for the plan.

Mark said Johnson Inc. has partnered with Express Scripts Canada (one of the country's leading providers of health benefits management services.) They expect to launch a new service program in early 2018. There will also be the capability to use mobile devices and tablets.

Lisa and Mark provided another wide screen TV

draw for our delegates at the AGM. This year's winner is Bonnie Billington from Branch 800. Congratulations Bonnie.

**Sally Thompson** from

Canada Hearing Centre apologized for missing the AGM, and assures us that she will be with us for the spring Directors Meeting on April 18<sup>th</sup>, 2018.

**Lawrence Johnson**

provided a detailed report on the National Pensioners Federation Convention in Nova Scotia. Lawrence attended this convention on our behalf.

A copy of his report is enclosed in the minutes of the AGM.

### **Resolution – Branch 600**

Resolution regarding Post Retirement Group Benefits:

WHEREAS Post Retirement Group Benefits are an important benefit for members of the BC Public Service Pension Plan AND

*(Continued on page 4)*



## President's Report

*(Continued from page 3)*

WHEREAS the funding for Post Retirement Group Benefits has not changed since the "Joint Trustee Agreement" was signed in the year 2000 and that this funding is based on a formula that cannot exceed one per cent of payroll AND

WHEREAS the cost of inflation for medication and other services covered by the Extended Health Plan, has been more than 10 per cent per year in the past several years and payroll has not expanded at the same annual rate thus the allotted funding has not kept pace with the cost of covering past extended health care benefits AND

WHEREAS this funding formula is not sustainable AND

WHEREAS the Public Service Pension Plan's 2017 Report to Members on page 4 said "The plan currently offers extended health care (EHC) coverage with subsidized premiums for retired members.

"Subsidies are funded by employer contributions based on active members. With the relative number of retirees increasing (in addition to increased use and inflation of prescription drugs), plan's ability to subsidize premiums will be affected."

THEREFORE BE IT RESOLVED that the BCGREA urge both the Government of British Columbia and the British Columbia Government and Service Employees Union as Plan Partners to work together to

design Post Retirement Group Benefits that meet the needs of plan members including sustainable funding.

*Passed by the BCGREA – Branch 600 at their general meeting of September 14, 2017*

This motion was discussed, moved, seconded and carried at the AGM.

**The BCGREA is preparing a letter to the applicable parties accordingly.**

**Bill C-27:** A proposal to convert Defined Benefit Plans to Target Benefit Plans. – This Bill has had second reading and has been frozen.

**Motion:** M/S Sarjit Manhas/Lawrence Johnson that the

*(Continued on page 5)*

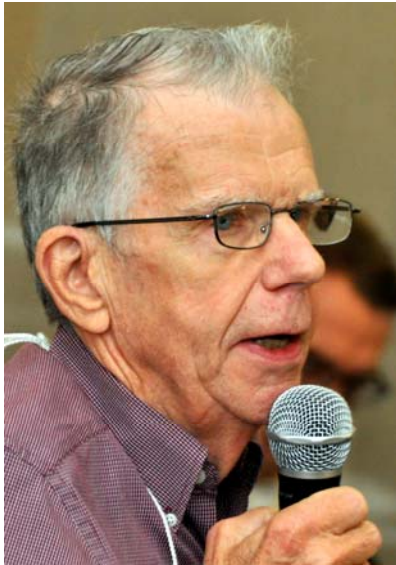


---

## President's Report

*(Continued from page 4)*

BCGREA write to the Federal Minister of Finance with copies to the



***New BC Old Age Pensioners  
President Jerry Gosling***

Prime Minister and the BCGEU and BC minister responsible for the Public Service Pension Plan strongly opposing the passing of Bill C-27 since we are a "defined" pension plan and we have not been clearly informed how this bill will impact us. **Carried.**

**The BCGREA has prepared and sent a letter to the appropriate parties in response to this motion.**

**The R&R Committee (Recruitment and Retention) formed during**

our spring Director's Meeting, met for a half day meeting the day prior to the AGM and has presented a number of items to be addressed during the next few months at the Provincial, Branch and Committee levels.

The list of items is included in the AGM minutes also.

This R&R Committee will continue to meet in conjunction with both the spring Directors Meeting and the fall AGM, to provide further assistance and direction **to assist the Branches and their membership people.**

It is important to remember that this R&R Committee was formed by the BCGREA to help to "stop the bleeding" aka "loss of membership" and

help find ways to both increase our membership and retention of existing members.

If all branches were equal and functioning well, we might not require such a committee, but the reality is that many of our branches cover large geographic areas, with limited access to their members, making recruitment and retention difficult.

However, it needs to be emphasized that the R&R Committee is working to assist the Branches membership committees, not to replace them.

First Vice-President Art Kaehn volunteered to be the Provincial Table Officer liaison to the R&R Committee.

*(Continued on page 6)*



***Branch 900 Chair Maurice Davidson, left, will present the honoured member certificate to Joan Landdell for her long and faithful service to her branch.***



## President's Report

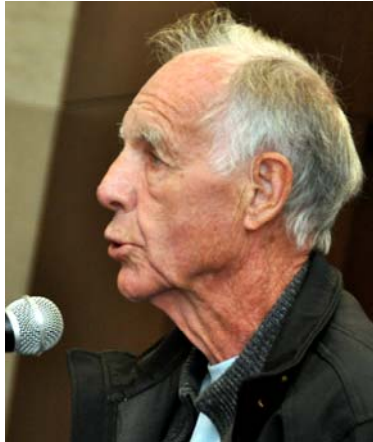
(Continued from page 5)

**Joan Lansdell** – Branch 900, was recognized as an “Honoured Member” for her long and faithful service at the Branch.

Chair Maurice Davidson accepted the certificate and pin on behalf of Joan, and will make the presentation to Joan during their next Branch 900 meeting.

**Jerry Gosling** – Branch 100 Chair has recently been chosen as the President of the BC Old Age Pensioners Organization.

Jerry made a short presentation to the AGM regarding the work of the BC Old Age Pensioners Organization and will



**Wayne Dermody reported on the activities of the Council of Senior Citizen Organizations in BC**

provide updates during future meetings.

Dates have been chosen for the spring Directors Meeting and the fall AGM in Tsawwassen.

The dates are April 18<sup>th</sup>, 2018 and October 17<sup>th</sup>, 2018 accordingly.

Now it is time to put away the lawn mower and dig out the skis, snowshoes and snow shovel in readiness for another active winter.

Best wishes everyone for a merry festive season and an even greater 2018.

# Italy

more  
authentic  
more  
personal

Collette's Tuscan and Umbrian Countryside small group tour highlights two of Italy's most beautiful regions and some of the most charming hill towns. Bevagna and Montefalco, are honoured with the distinction of membership in Club de I Borghi più belli d'Italia (The Most Beautiful Villages of Italy).

**Save up to \$300** per person on a Europe tour\*  
BCGREA members save even more!

**collette**  
guided by travel

To book contact your local travel professional or call **800.468.5955**

\*Mention offer code 7MKL3 for savings. Offer valid on new retail bookings only for travel through 4/30/18. Offers can expire earlier due to space or inventory availability. Savings vary on tour & departure. Space is on a first come, first served basis. Offers are not valid on group or existing bookings and are combinable with member benefit but not with any other offer. Other restrictions may apply. Call for details.  
Travel Industry Council of Ontario Reg. #3206405; B.C. Reg. #23337

---

# Recruitment, Retention program launched

**By Al Barclay**

The first meeting of the Recruitment and Retention (R&R) Committee was held in Tsawwassen on October 17 - the afternoon before the Provincial AGM.

After members introduced themselves, they decided that Terry Burgess of Branch 1600 - Prince George would fill the position of Committee Chair and Al Barclay of Branch 400 - Grand Forks would be Vice-Chair and Secretary.

Art Kaehn (Provincial Vice - President) is the Executive Liaison for the committee.

Lorraine Ibbitson and Reiner Augustin of Branch 1000 - Salmon Arm will serve as Advisors to the committee.

The Spring, 2017 edition of the Pen contained extensive coverage about the problems our organization faces with declining membership and difficulties with Branches remaining viable.

The R&R Committee was formed as a result of the April 26, 2017 Directors' meeting.

Committee members agree that we want to implement as many of the past

disseminate best or successful practices to the Branches.

We identified a list of achievable actions and assigned responsibility for follow-up.



***Lorraine Ibbitson, right, will serve as an advisor***

recommendations as quickly as possible to move forward on this initiative.

The R&R committee will likely continue as a standing committee for several years to serve as a coordinate membership initiatives and

A copy of the meeting minutes and list of actions was sent out to all Branch Chairs with the minutes of the AGM.

Subsequent to the meeting, we have modified the responsibilities to place

*(Continued on page 8)*

R&R committee members and contact information are listed in the following table:

Given	Surname	email	Branch	Location	Committee Position
Reiner	Augustin	doolittle1@telus.net	1000	Salmon Arm	Advisor
Al	Barclay	dabarc@telus.net	400	Grand Forks	Vice-Chair & Secretary
Wilf	Brodrick	brodrick@telus.net	2100	Langley/Surrey	Member
Terry	Burgess	tandjburgess@gmail.com	1600	Prince George	Chair
Myrna	Cresswell	myrnacresswell@telus.net	800	New Westminster	Member
Dave	Dyke	6-dvdkrl@telus.net	200	North Island	Member
Lorraine	Ibbitson	libbitson@shaw.ca	1000	Salmon Arm	Advisor
Art	Kaehn	akaehn@rdffg.bc.ca	1600	Prince George	Prov. Executive Liaison
Ron	Kerr	ron.kerr@telus.net	300	Cranbrook	Member
Edna	Park	ednapark@telus.net	500	Kamloops	Member

## R&R Committee

*(Continued from page 7)*

more emphasis on the Committee members working in consultation with the Branches or Provincial Officers.

One example of an action item is circulation of a list of upcoming Approaching Retirement Seminars to all Branches to ensure we have BCGREA representation at the seminars to make potential members aware of our organization.

Another item is a commitment to working with local BCGEU, PEA and Management Associations to foster a mutual relationship with their offices and seek their support.

A third item is to offer assistance to Branches that are interested in polling their members to find out what issues or topics are important to them.

Another role we plan to fill is to act as a "warehouse" of successful practices for Branches to call on.

Prince George Branch developed an insert to be placed inside the "Join the BCGREA" pamphlet.

### AN IMPORTANT MESSAGE FOR BRANCH MEMBERSHIP CHAIRS

Did you know that there is a quarterly requirement to provide your entire Branch membership data to Central BCGREA office [BCGREA@telus.net](mailto:BCGREA@telus.net)?

This is in order to capture and accurately update the Provincial data base for the annual DCO run as well as ensure that non-DCO members are included.

The Provincial data is used to mail The Pen newsletter in the Spring and Fall of each year.

Thank you for ensuring this process takes place for every Branch.

— BCGREA Central Office

This insert contains contact information for their branch executive as well as meeting date information, reasons to join the BCGREA and links to other partners.

Committee members expressed interest in adapting a similar handout for their Branch use.

We also plan to develop training packages and job descriptions for various positions in our organization.

This, combined with succession planning within Branches should make recruitment of table officers easier.

We want to hear from the membership and we encourage you to contact any of the committee members with your suggestions.

Together, we can reverse the trend of declining membership and strengthen our organization for the future.



# Better care needed for our seniors in care

Vancouver – B.C. Seniors Advocate Isobel Mackenzie released provincial results of her office's survey of publicly subsidized residential care homes today.

**This is the most extensive survey of residents' quality of life ever conducted in Canada.**

"For the first time in this province, we have heard the collective voices of some of our most frail and vulnerable seniors across all of our care homes," said Mackenzie.

"What they are telling us is that while some are satisfied in some areas, overall, we need to be doing better, and in some cases, much better in ensuring the needs of residents are met," Mackenzie added.

The survey asked a range of questions on residents' experiences of day to day activities and care from questions about food quality and staff responsiveness to observations of physician care and social

## Recommendations

- Increase staffing levels in care facilities.
- Increase flexibility around when and how care, services and activities are delivered.
- Increase activities for weekends and evenings and create more meaningful experiences overall.
- Provide better physician care either through GPs and/or explore further increasing the role of nurse practitioners to improve care.
- Examine opportunities to improve the meal time experience.
- Provide on-going education for all care staff on the importance of resident emotional well-being and focus on developing staff skills in supporting this important aspect of care.
- Health Authorities to require facilities to administer the interRAI Self-Reported Quality of Life Survey for Long Term Care Facilities and the interRAI Family Survey for Long Term Care in two years and publish the results.
- Foster greater engagement with family members in two key areas: the promotion of family councils and hand washing of visitors.

connectedness.

The survey was conducted between June 2016 and May 2017.

Residents' most frequent visitors, usually a family member, were also mailed surveys.

"We are very good at using clinical measurements to gauge how we're doing in this area such as numbers of falls etc.," said Mackenzie.

"What we haven't been good at is actually asking the residents themselves what they think of the care they receive and this survey gave us the opportunity to hear feedback that is so critical in making care improvements," Mackenzie added.

Key positive responses from the survey include:

- 50% of residents rated the overall quality of the care home as very good or excellent with 83% of residents believing the staff know what they are doing

*(Continued on page 10)*

## Seniors Advocate

(Continued from page 9)

- 88% of family members report being involved in decisions about the care of their loved one
- 80% of residents indicate they get the services they need
- 65% of family members rated the facility 8 or higher when 10 was the highest possible score
- 88% feel safe in the care home
- 86% of residents feel staff treat them with respect
- 88% of family members or most frequent visitors report that facility staff addresses their concerns always or most of the time

Key areas where residents and families said improvements are



**Isobel Mackenzie**

needed include:

- 62% of residents say they do not get to bathe or shower as often as they want
- One in four residents say they sometimes, rarely or never get help to the toilet when needed
- and 25% of residents report staff tries to relieve physical discomfort sometimes,

rarely or never

- More than one-third of residents report they are not consistently getting the help they need at mealtimes
- Almost 46% of residents report there is no one living in the facility that they consider a close friend and 45% report there is no one for them to do things with
- Less than half (46%) of residents say staff regularly make time for friendly conversation
- 49% of residents only sometimes, rarely or never have the same care aide on most weekdays
- 4 out of 10 residents living in residential care do not want to be there
- Only 57% of residents report that the care facility regularly feels like home

(Continued on page 11)



**The BCGREA executive from left, 2nd Vice-President Carrie Mulcahy, Secretary Kathy Torhjelm, President Ken Pendergast, Vice-President Art Kaehan, Treasurer David Adams and society legal counsel Albert Peeling**

## Seniors Advocate

(Continued from page 10)

"We have heard from 20,000 British Columbians - 10,000 residents and 10,000 family members - and together their voices send three strong messages...more staff, more freedom and more conversation," said Mackenzie.

"Residents need more help in some areas reflecting the fact there are not enough staff; many are lonely and want to be talked to and engaged and they want what we all do, more freedom to control all aspects of their day to day lives from when they get up

in the morning to what time of day they eat their meals."

The Advocate makes eight recommendations in the report for system improvements including increasing care hours and ensuring staffing levels are enforced and monitored by health authorities, increasing flexibility of how and when care is delivered, increasing training focused on the emotional needs of residents, expanding the role of nurse practitioners in residential care facilities and increasing the range of activities provided in residential care facilities, particularly in the evenings

and weekends.

The Advocate also recommends ongoing use of this survey tool to ensure progress is monitored.

"We have to remember that for people who are living in residential care, this is their home, and very likely their last home," said Mackenzie.

"We need to do all that we can to ensure those who live there, have the very best experience possible."

Background and full highlights of the Office of the Seniors Advocate's Residential Care Survey are available at [www.seniorsadvocatebc.ca](http://www.seniorsadvocatebc.ca)

## Home and Travel Insurance for BCGREA Members.

Johnson is proud to be the preferred insurance provider for **BCGREA** members. Whether it's for your home, or planning for your next trip, we have the insurance coverage that makes sense for you. **Contact us today for a home or travel insurance quote, and to learn more.**

 **MEDOC® TRAVEL INSURANCE:**  
1-855-734-8517 (Group #775)

 **HOME INSURANCE:**  
1-877-742-7490 (Group ID Code: BG)

[www.johnson.ca/bcgre](http://www.johnson.ca/bcgre)

**JOHNSON** 

**If it happens to you, it happens to us.**

Johnson Insurance is a tradename of Johnson Inc. ("Johnson") and operates as Johnson Insurance Services in British Columbia. Home policies are primarily underwritten by Unifund Assurance Company ("Unifund"). Unifund and Johnson share common ownership. Eligibility requirements, limitations and exclusions will apply. Home Insurance not available in NU. Johnson is a licensed insurance intermediary. MEDOC® is a Registered Trademark of Johnson. This insurance product is underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and administered by Johnson. The eligibility requirements, terms, conditions, limitations and exclusions, which apply to the described coverage are set out in the policy. Policy wordings prevail. Johnson, RSA and Unifund share common ownership. Call 1-800-563-0677 for details.

0569-1017



---

# National Pensioners Federation concerned about loss of benefits

**By Lawrence Johnson**  
*Provincial Director, BCGREA*

Report of National  
Pensioners Federation 2017  
in Halifax, N.S.

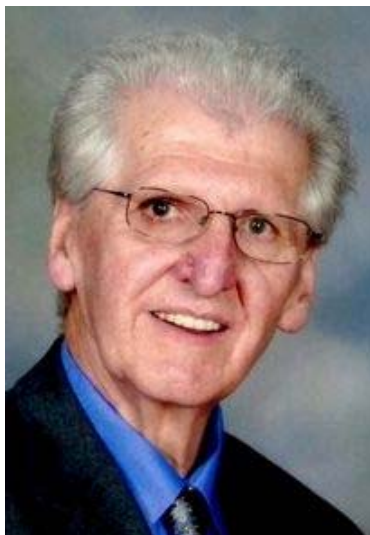
Oct. 4: The meeting began with the singing of Oh Canada, the Seniors' prayer and a moment of silence, and a song from First Nations President Keegan Sack welcoming the convention to the traditional territory of the "Mi'kmaq: First Nations.

Credentials Committee  
Report: Nova Scotia, 13;  
Prince Edward Island, 1;  
Ontario, 33; Saskatchewan,  
3; British Columbia, 19;  
Executive, 6; guests 5 for a  
total of 80 attendees

President's Address: The  
theme of President Herb  
John's report was the attack  
on defined benefits Pension  
Plans across Canada, the  
continuing loss of benefits  
and no thought of keeping up  
to inflation, corporate greed  
that started in the 1600s and  
continues today.

The individual membership of  
\$25 is both affordable and  
would make a huge  
difference contributing to the  
very survival of the  
organization.

Committee Reports: Health  
Care Committee was  
presented by Kathleen



**Lawrence Johnson**

Jamieson and JoAnne  
Lauber from British  
Columbia and Alma  
Johnson-Tynes from Nova  
Scotia.

The report was discussed  
and accepted by the  
convention.

Guest Speaker: Trish  
Harkin from the Dartmouth  
office of Johnson Inc. gave  
an overview of the  
insurance products  
available for NPF members  
including Home/Auto/  
Extended Health/Dental/  
Travel.

Moved, seconded, carried:  
That the executive board  
seek significant fundraising  
over the next year with the  
goal of raising sufficient  
monies to hire an Executive  
Director (paid), and  
perhaps a staff member if

enough money is available.

Resolutions Committee:  
Presented a resolution  
(brought forward from the  
2016 convention) for bylaw  
amendment to change  
annual conventions to bi-  
annual conventions. Moved,  
seconded, defeated

Guest Speaker: Josh Bizjack  
of the Broadbent Institute  
spoke on the future outlook  
on pensions and what the  
distribution of wealth will look  
like in the future.

He spoke on the Federal  
Parliament Bill C-27 and the  
need to ensure that it is  
defeated.

He talked about electoral  
reform and the broken  
promise of the Liberal  
government to not bring the  
issue forward.

Amy Fogarty, Business  
Development Officer from  
Mental Health First Aid  
Canada, spoke on their  
efforts to get better outcomes  
for people with mental health  
issues.

Canada was the last of the  
G-8 countries to implement a  
Mental Health Commission.

She talked about ageism,  
mental health and violence,  
and the support program  
"Mental Health First Aid  
Training" which is designed

*(Continued on page 13)*

---

## National Pensioners

*(Continued from page 12)*

to be like physical first aid training.

Committee Reports: Housing Committee gave a quick report of their work however due to time constraints the report was not discussed but was approved.

Oct. 5. Resolutions Committee: The committee presented six resolutions on Health care which were discussed and passed; seven resolutions on Housing which were discussed and passed; 16 resolutions on Income, Pensions and Taxation which were discussed and passed.

Guest Speaker: Federal NDP Pension Critic Scott Duval spoke on Bill C-27 and his private member's bill to stop pension theft, the issue being that Canadian bankruptcy laws allow corporations facing bankruptcy to take money intended for employee's pensions and benefits and use it to pay CEOs, banks and investors instead.

There is an online petition that anyone can sign at <https://petitions.ourcommons.ca/en/Petition/Sign/e-1261>

Resolutions Committee: The committee presented a resolution proposing that the NPF strike a task force to study and make

recommendations on how the NPF can raise funds to enable the federation to carry out its duties. Moved, seconded and defeated.

The committee presented resolutions on a national Seniors Strategy, Electoral Reform, Survivor Benefits, Affordable Child Care, all of which were passed.

Committee Reports: The housing committee presented its report in more detail until noon.

Credentials Committee: Nova Scotia,18; Prince Edward Island,1; Ontario,33; Saskatchewan,3; British Columbia,19 and 1 guest

Guest Speaker: A representative from Collette Travel gave a presentation on the services available to NPF members.

Committee Reports: Included topics on Public Interest Advocacy Centre; prescription drug update

**The BCGREA makes no warranties, express or implied, with respect to the goods and services advertised in The Pen and accepts no liability for the advertisements in The Pen.**

and the Telus Health system which coops when the Doctor's prescription is sent to a Pharmacy and a coupon is inserted encouraging the pharmacy to sell a particular brand of the prescription.

New affinity partners are

- Hill Times which is a Ottawa newspaper service giving up to date information on the political happenings in federal politics; there is a trial subscription available then NPF members get a discount subscription of \$199/year from the subscription rate of \$299/year.
- SimplyConnect which is a cell phone service provider from Rogers

Guest Speaker: Darryl Mabini, Senior Director, Growth & Stakeholder Relations of Health care of Ontario Pension Plan (HOOP), spoke of their issues of being a public sector, defined benefit pension plan.

Interesting to note that their plan is 122 per cent funded and that they have a mandate to be an advocate of Defined Benefit Pension Plans.

Elections: incumbents Treasurer Mary Forbes, First Vice-President Trish Magall and Third Vice-President Bernie LaRusic were re-elected by acclamation.



## BCGREA Guaranteed Issue Life Insurance

Financial protection when your family needs it most

Offer your family financial protection when you're no longer there  
to protect them, with benefits like these:

- ✓ Choose from 4 coverage amounts: **\$2,500, \$5,000, \$7,500 or \$10,000**
- ✓ Your coverage amount will never decrease and **your rates will never increase**, as long as your premiums are regularly paid
- ✓ **You are pre-approved**, meaning no medical exams or health questions when you apply<sup>†</sup>

For more information or to apply, call toll-free **1 877 228-1501**  
or visit **[www.martellinsurance.com](http://www.martellinsurance.com)**

Arranged by:

**Martell Insurance Services**

3161 Antrobus Crescent, Victoria, B.C. V9B 5M6

**Manulife Financial**  
For your future<sup>®</sup>

Applicant must be a BC government retired employee or spouse, aged 50-85 inclusive and a resident of Canada.

† Acceptance subject to receipt of initial premium payment.

Coverage is underwritten by The Manufacturers Life Insurance Company (Manulife Financial). Manulife, Manulife Financial, the Manulife Financial For Your Future logo and the Block Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.  
© 2014 The Manufacturers Life Insurance Company. All rights reserved.





**BC GOVERNMENT  
RETIRED EMPLOYEES'  
ASSOCIATION**

**P.O. Box 791, Station A  
Nanaimo, B. C. V9R 5M2**

**1-250-751-8814  
1-250-751-8733 (smart ring)  
1-866-729-9299**

[bcgrea@telus.net](mailto:bcgrea@telus.net)  
[www.bcgrea.com](http://www.bcgrea.com)

President: Ken Pendergast  
6985 Valleyview Drive,  
Prince George, BC V2K 4C6  
[kenita45@shaw.ca](mailto:kenita45@shaw.ca)  
1-250-552-4770

Past President: Sarjit Manhas,  
1006 McCaskill Street,  
Victoria, BC V9A 4B9  
e-mail: [sarjit@telus.net](mailto:sarjit@telus.net)  
1-250-384-9278

Vice-President: Art Kaehn  
PO Box 62, Hixon, BC  
VOK 1S0

[akaehn@rdffg.bc.ca](mailto:akaehn@rdffg.bc.ca)

1-250-998-4432

1-250-612-9445

2<sup>nd</sup> Vice-President:  
Carrie Mulcahy  
[sashall@shaw.ca](mailto:sashall@shaw.ca)  
1-250-923-7511

Treasurer: David Adams  
38 – 5951 Lakes Rd.  
Duncan, B. C. V9L 4R9  
[dsa93@shaw.ca](mailto:dsa93@shaw.ca)  
1-250-746-4236

Finance Committee Chair  
Lawrence Johnson  
178 Ocean Walk Drive  
Nanaimo, BC V9V 1N2  
[Johnson.1@shaw.ca](mailto:Johnson.1@shaw.ca)  
1-250-760-0113

Secretary Kathy Torhjem  
945 Highview Terrace  
Nanaimo, BC V9R 6K5  
[kathytorhjem@shaw.ca](mailto:kathytorhjem@shaw.ca)  
1-250-753-5778

Provincial Membership  
Secretary: Nancy Stewart  
307-4701 Uplands Drive  
Nanaimo, BC V9T5Y2  
[Stewa85@telus.net](mailto:Stewa85@telus.net)  
1-250-751-0540

Editor, The Pen:  
Charles La Vertu  
[clavertu41@gmail.com](mailto:clavertu41@gmail.com)

**The opinions  
expressed in The  
Pen are those of the  
contributors and not  
necessarily those of  
the BCGREA.**

**PENSION CORPORATION**  
1-866-876-6777 (Client  
Services)  
Fax 1-250-953-4912  
Victoria 250-356-9617

**EXTENDED HEALTH  
BENEFITS**  
Green Shield Canada  
1-888-711-1119  
Monday to Friday  
5:30 a.m. to 5:30 p.m.  
Pacific Time  
[Customer.Service@greenshield.ca](mailto:Customer.Service@greenshield.ca)

**TRAVEL INSURANCE**  
Medoc/Johnson Inc.  
(Catharine) 1-866-799-0000

**HOUSE INSURANCE**  
Johnson Inc. (Christine)  
1-866-881-8847

**GUARANTEED ISSUE  
LIFE PLAN**  
Manulife (Tom Martell)  
1-877-228-1501

**For more information  
on our programs,  
please visit us at  
[www.BCGREA.ca](http://www.BCGREA.ca)**



**+ Take Advantage**

### Join the HearingLife Advantage

As a **BCGREA** member you are entitled to the following offers:

**10%**

Additional 10% off the regular price or limited time promotional price of select hearing aids.

**50 FREE**

50 AIR MILES® Reward Miles (compared with 25 Miles for non-members) for completing a FREE hearing test.\*

**3 YEAR**

Our exclusive Expert Care Guarantee – 3 year product warranty and 3 years of complimentary products and services.

**AIR MILES**

Up to 2,000 AIR MILES® Reward Miles (compared with up to 1,000 Miles for non-members) with the purchase of select hearing aids.

Discover special benefits and discounts, exclusive to BCGREA by signing up here: [HearingLifeAdvantage.com/BCGREA](http://HearingLifeAdvantage.com/BCGREA)

**HearingLife Advantage**

Hearing tests are provided free of charge for adults ages 18 and older. Reward Mile offer is limited to adults ages 50 and over and is non-transferable. Please allow up to 45 days for the reward Miles to appear in your collector account. \*\*Trademark of AIR MILES® International Trading BV. Used under license by Logitech/One Inc. and Canada Hearing Ltd. Limit one time tests per Collector Account.

# Member Services

HOTELS/MOTELS  
DISCOUNTS (Canada, USA  
and International)

**CHOICE HOTELS –**  
Corporate ID 00067265  
Reservations – 1-800-424-6423  
Includes: Quality, Comfort,  
Sleep, Clarion, Econoline,  
Friendship

**WINGATE HOTELS/MOTELS**  
Corporate ID 50363  
Reservations 1-800-831-3640  
Includes: Ramada, Days Inn,  
Howard Johnson, Travelodge,  
Wingate. (Wingate by  
Wyndham purchased Cendant  
Hotels)

Its important that you have  
your up-to-date membership  
card available when you check  
-in.

**PRESTIGE INN –**  
No ID number.  
An up-to-date membership  
card is needed when checking  
in.

Members must make advance  
reservations prior to check-in  
by calling the direct line of  
each hotel/motel in which they  
want to stay.

Locations and telephone  
numbers are as follows – all  
have the 250 prefix.

Kelowna	860-7900
Vernon	598-5991
Golden	344-7990
Nelson	352-7222
Cranbrook	417-0444
Radium Hot Springs	347-2300

Salmon Arm	833-5800
Rossland	362-7375

Conditions: The discount rate  
may not be available if hotel/  
motel expects to be 80 per cent  
full, especially during peak  
season, long weekends and  
conventions.

## COLLETTE VACATIONS

[1-800-770-6740](tel:1-800-770-6740)

Mention you are a BCGREA  
member for exclusive deals.

## HEARING LIFE CANADA

1-888-839-7969  
Mention you are a  
BCGREA member for  
exclusive deals

**B.C. Government Retired  
Employees Association**  
P.O. Box 791, Station A  
Nanaimo, B. C. V9R 5M2

