



# The Pen

Pensioned Employees' Newsletter

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

Spring 2016

## President's report

# Johnson Inc. proposes 3-tier plan for BCGREA members

**By Ken Pendergast**

The winter has quickly come and gone, with green grass and spring happening, with the possible threat of a longer, drier summer.

This has shades of some other summers where we enjoyed the sun, lakes and streams while some of our hard working people in the province had to toil with forest fires.

Is that global warming? Some will certainly think so.

Your Provincial Executive started the year off with a visit to Kamloops, where we spent an enjoyable day attending the Kamloops Branch 500 regular meeting of the BCGREA. Branch President Denis Carriere and his membership made our executive very welcome.

We had the opportunity to participate in both an excellent lunch as well as some of the discussions regarding topical

Past president Sarjit Manhas honoured.  
See page 6 for details



questions.

Lawrence Johnson, our Trustee on the Pension Board, had the opportunity to enlighten the Branch membership about our pension, the stability of the

fund and how it is being managed.

Thank you Lawrence.

The Director's Meeting was held March 23 in Tsawwassen

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**B.C. Government Retired Employees' Association newsletter**



**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 Torhjelm  
945 Highview Terrace  
Nanaimo, BC V9R 6K5  
[kathytorhjelm@shaw.ca](mailto:kathytorhjelm@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.**

**BELIEVE IT  
OR NOT**

**Hummingbirds are  
the only birds that  
can fly backwards  
and upside down.**

**DID YOU KNOW**

**. . . that 19% of  
diagnosed dementia  
patients are less  
than 65 and four out  
of five seniors over  
85 have no diagnosis  
of dementia?**

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## President's report

*(Continued from page 1)*  
with a good attendance from all the Branches.



**Isobel Mackenzie**

We were very fortunate to have The Seniors Advocate, Isobel Mackenzie, speak to the Director's outlining all of the salient information her office has been involved in during the past year.

Copies of Isobel Mackenzie's presentation are included in the minutes of the meeting and available through each Branch, or through your Provincial office, if you would like a copy.

The Senior's Advocate has also published a total of six reports to the public and all of these reports are available at:  
[www.seniorsadvocatebc.ca](http://www.seniorsadvocatebc.ca)

Lisa Hansen, Senior Consultant, Plan Benefits, with Johnson Inc. provided a short presentation to the Directors regarding Johnson's new proposed three

tier plan called "THRIVE" for the BCGREA.

The plan is still in its infancy. Lisa was hoping to provide us with the cost details during the meeting, but they are not yet available.

Johnson is working to develop a suite of options specific to the needs of the BCGREA membership.

Lisa asked that the Branches share the information with their membership and request the membership to provide feedback through to Johnson on what might still be changed in the plans offered.

Copies of this latest "THRIVE" are available through each Branch office or by contacting Johnson Inc. at:  
[lhansen@johnson.ca](mailto:lhansen@johnson.ca)

This is still a "work in progress" by Johnson and even the name "THRIVE" can be changed to suit our association.

Johnson Inc. remains a great partner and supporter of our Association.



**Lisa Hansen**

They are quick to provide the latest information about opportunities for our membership as well as to respond to both questions and concerns raised regarding their policies.

Thank you Lisa Hansen and Johnson Inc.



**Tom Martell**

Tom Martell explained the BCGREA guaranteed issue life insurance product underwritten by Manulife Financial.

A significant number of our members carry policies through Martell.

Martell is also a regular sponsor in placing adverts in The PEN.

Some concerns have been raised regarding the large increase in rates commencing April 1<sup>st</sup>, 2016 for our MSP premiums.

The Seniors Advocate touched on this topic briefly in her presentation, indicating that the BC Government is looking at various potential ramifications, including adjusting the individual premiums to the annual income of the recipients.

The Seniors Advocate indicated  
*(Continued on page 6)*

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# Public sector pension-income spending benefits BC communities

Public sector retirees supported \$1.66 billion in provincial GDP and 31,000 jobs in 2014 by spending their pensions locally, according to research conducted for the Municipal Pension Board of Trustees.

Assessing the Economic Impacts of Pension-Income Spending in British Columbia indicates that public sector retirees spend their pension income where they live, which benefits both their community and the BC economy.

In 2014, BC public sector pension plans paid in excess of \$3 billion in payments to plan members and their beneficiaries, and 97 per cent of those were BC residents.

“Pension-income spending had as strong an economic impact on provincial GDP as the forestry and logging industry,” says Harold Heyming, chair of the Municipal Pension Board of Trustees.

Total government tax revenue also got a \$310 million boost from public sector pension payments made the same year, according to the report.

“We talked to business owners who benefit from BC public sector retirees spending their pensions locally and found good news stories right across

the province,” Heyming said. Real stories featuring public sector retirees at their favourite local business are showcased on the Municipal Pension Plan’s StraightTalk website at [mpp.straighttalk.pensionsbc.ca](http://mpp.straighttalk.pensionsbc.ca) with spotlights on Parksville, Surrey, North Vancouver, Kamloops, Prince George, Cranbrook and Radium Hot Springs.

The full report by Vancouver-based research firm Urban Futures is also at [mpp.straighttalk.pensionsbc.ca](http://mpp.straighttalk.pensionsbc.ca).

The report looks at three sources to assess the economic impact associated with pension incomes in BC: annual pension income paid to individuals from BC’s public sector plans (including the Municipal, Teachers’, College, Public Service and

WorkSafeBC pension plans); household-spending data from Statistics Canada; and economic input-output multipliers from BC Stats.

Key findings include:

- In 2014, BC public sector pension plans made in excess of \$3 billion in payments to members and their beneficiaries, and 97 per cent of those were BC residents.
- The payments supported \$1.66 billion in provincial GDP and 31,000 jobs.
- Pension income from BC public sector plans generated \$310 million in total government tax revenue.
- Pension-income spending has as strong an economic impact on provincial GDP as the forestry and logging industry.

The Municipal Pension Plan serves more than 299,000 members and their employers. Members and employers come from a variety of sectors across the province, including health, municipalities, school districts and others.

The plan, which holds assets in excess of \$40 billion, is the sixth-largest defined benefit pension plan in Canada.

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**Children and Grandchildren of BCGREA members are eligible to apply**



## Scholarship Program 2016

**OPEN: APRIL 1, 2016**

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## President's report

*(Continued from page 3)*

that the MSP premiums might be administered similar to the current practice in Ontario, where the Government has responsibility to provide Medical Services, and the costs are included as part of the provincial taxation process.

As a result, the Directors of our Association passed a motion that the BCGREA write a letter to the BC Minister of Health stating that MSP

premiums should come out of general taxation rather than individual premiums.

The BCGREA received a response from Ron McEachern, Chair of the Public Service Pension Board of Trustees, regarding our submission that the cost of the Shingles Vaccine be included in the Extended Health Care Plan.

Mr. McEachern indicated this topic will be on their agenda for the next review of the RHC Plan design.

This review is scheduled for Spring, and we will be advised of the outcome of the review. The BCGREA membership remains relatively stable, while the increase in retirees in BC continues to grow.

This is despite the fact that we again have the opportunity to attend retirement seminars throughout the regions of the province.

The BCGREA encourages

Branch representatives, preferably those that are more recent retirees and possibly more recognized by members of government that will soon reach retirement, to attend these Retirement Seminars



**President Ken Pendergast presents plaque to past president Sarjit Manhas**

and ensure the soon to be retirees, of the BCGREA and the benefits to belonging to our association.

Pamphlets and retirement information are available through each Branch for this purpose.

Many Branches continue to experience a reluctance for their people to become involved in their administrative roles.

The roles and responsibilities of the Branch Executives is not onerous.

Each Branch needs to continue to engage their membership in the association and keep them involved in ensuring that the Branch meetings are interesting, well attended, with good informative presentations, fellowship, social activities and above all, a good meal.

Many of the Branch Executive have been fulfilling their roles

for an extensive number of years, and look forward to having some new participants, new energy and new ideas to help maintain the atmosphere for healthy Branches.

Come out and get involved in making your Branch Meetings an enjoyable experience.

I would like to close by extending my heartfelt thank you to Sarjit Manhas for the years of dedication and commitment she has demonstrated

for our Provincial Leadership.

Sarjit has many friends and contacts in both Government as well as the other related organizations, all of which she had the remarkable ability to draw upon during her role as President.

I'm very pleased that Sarjit has chosen to remain a part of our Provincial Executive, where she can continue to provide us with her experience and assist me with her advice.

The Provincial Executive and the Directors had the opportunity to recognize Sarjit for her years of Service to our Association as President with a lovely Bouquet of Flowers, an appreciation Plaque, a cheque and a number of cards of appreciation.

Thank you Sargit.

You have done a marvelous job of leading our Association during the past five years!

# A MESSAGE TO MEMBERS

Members wishing to change from receiving a copy of THE PEN through Canada Post to receiving our website version, are asked to use the following procedure:

- ask your Membership Chair (or Branch member responsible for maintaining membership records) to send an e-mail to Bill Myers [bcgreapen@gmail.com](mailto:bcgreapen@gmail.com) with a cc to Central Office [bcgrea@telus.net](mailto:bcgrea@telus.net) with the following information:
- Branch name and number in the subject line
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As well, if you have not taken the opportunity to view our website version of THE PEN, you might like to have a look at it there [www.bcgrea.com](http://www.bcgrea.com).

My thanks for following above procedure,

— Carrie Mulcahy



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# Resident on resident aggression in licensed care to be reviewed

The Office of the Seniors Advocate (OSA) released its first Monitoring Seniors' Services report Jan. 27.

The report marks the beginning of what will become a yearly update from the OSA on the status of key seniors' services in the province, highlighting where seniors' needs are being met, and where improvements are most needed.

"Our goal with this process is to provide the public and policy makers with a single source of data where they can compare year over year how we are doing in this province in delivering services that are critical to seniors," said Seniors Advocate Isobel Mackenzie.

"When we examined the data across all areas, we found a number of interesting stories that are starting to emerge, some are positive, some are cautionary, and some indicate the need for immediate improvements."

Among areas that affect seniors positively, the report notes that 96% of seniors report they have a regular GP.

Data also highlights that four out of five seniors over the age of 85 have no diagnosis of dementia.

"While the risk of dementia clearly increases with age it is very important to get the message out to seniors that they have greater likelihood of living a full life without



developing dementia," stated Mackenzie.

The report also outlines a number of areas of concern, most notably the number of incidents of resident on resident aggression in residential care facilities.

Data presented in the report confirm there were between 425 and 550 incidents of resident on resident aggression that resulted in harm in residential care reported in 2014/15.

Based on these findings, the Advocate will conduct a systemic review of resident on resident aggression this year.

"While we have to remember this is still a small number when you consider there are more than 27,000 individuals in residential care at any given time in this province, the numbers are still substantial enough to warrant our office

taking a closer look at this issue," said Mackenzie.

"We are beginning in-depth research to see if there are particular patterns or systemic issues that contribute to an increased likelihood of resident on resident aggression," continued Mackenzie.

The 60-page Monitoring Seniors' Services report focuses on 2014/15 data highlighting key services in the Advocate's legislated seniors' services which include transportation, health care, housing, income support and personal care.

Further highlights from the report include:

- Home support hours decreased in three out of five health authorities, while the number of clients increased in four out of five

*(Continued on page 9)*

## Care review

- There are 943 individuals on the waitlist for a total of 4,430 subsidized assisted living units.
- There has been less than a 1% increase in the number of subsidized assisted living units 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% during that time and the number of seniors placed within the 30-day target window has decreased from 67% to 63% in the past year
- 18% of licensed residential care facilities did not have an annual inspection within

the last year

- Since 2005, the Shelter Aid for Elder Renters (SAFER) maximum rent that qualifies for a subsidy increased 9% while rents increased by 34 per cent
- The number of new HandyDART users is decreasing – down 15% since 2011. 51, 926 (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

- The number of people aged 65 plus accessing the BC Bus Pass Program (offers subsidized passes to low-income seniors and individuals receiving disability assistance from the province) has increased by 21% since 2010
- In 2014, 33%, or 48,840 of all drivers evaluated under the Driver Medical Examination Report (DMER), 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 through a DMER were referred to DriveAble for cognitive assessment

The Seniors Abuse and Information Line (SAIL) received 1,286 calls related to elder abuse in 2014 and 15% of these

(Continued on page 10)

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## Care review

*(Continued from page 9)*

calls reported the abuse had been going on for five or more years.

The Seniors Advocate will use data contained in this report for upcoming reviews in 2016.

In addition to a systemic review of resident on resident aggression, the Office of the Seniors Advocate will be

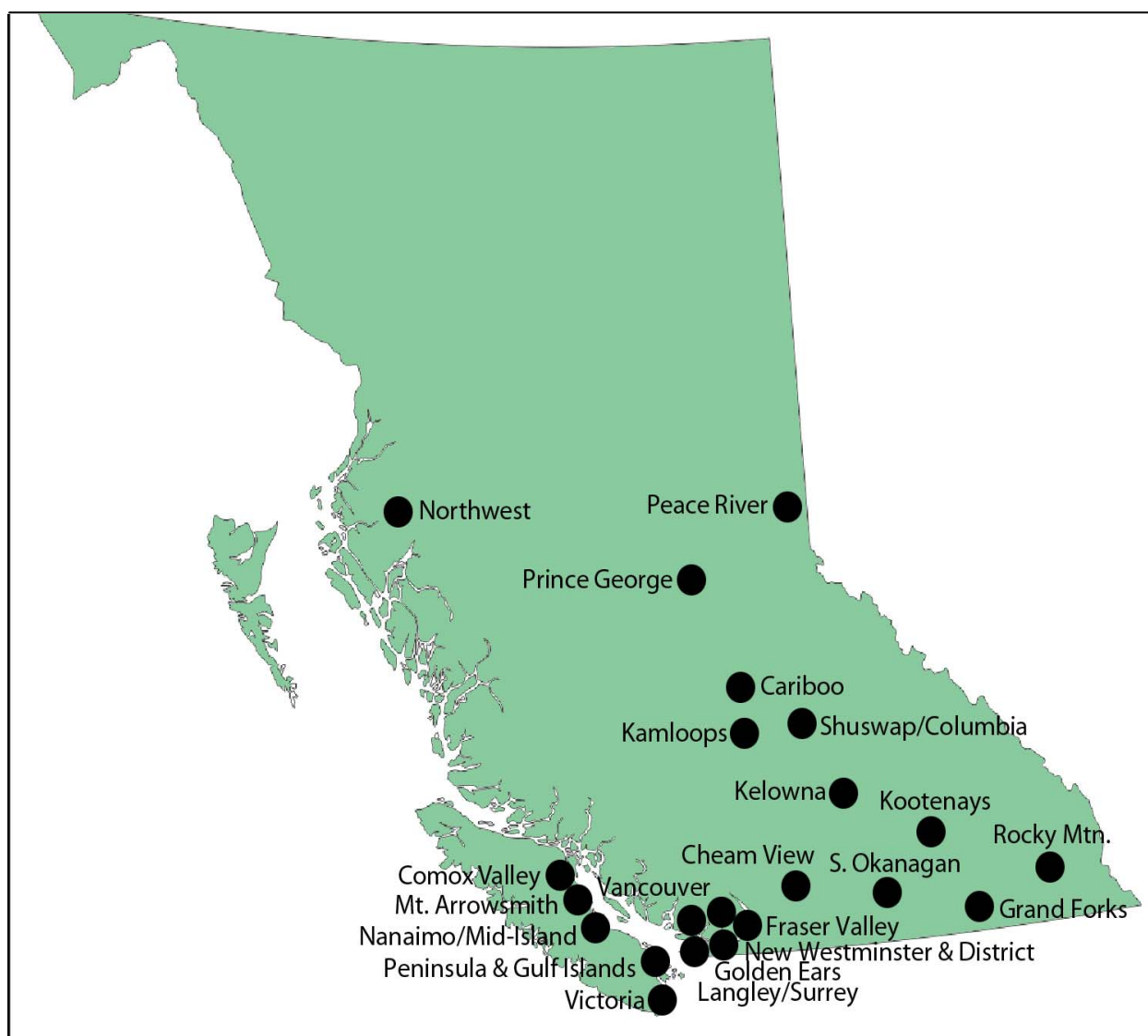
conducting reviews of home support, supplemental benefits for seniors, transportation,

## Pharmacare

Members wishing information on Fair Pharmacare may do so at [www.health.gov.bc.ca/pharme](http://www.health.gov.bc.ca/pharme)

residential care and hospital discharge experiences in 2016. Additional services monitored by the Advocate will be added as data becomes available.

The Office of the Seniors Advocate is an independent office of the provincial government with a mandate of monitoring seniors' services, issuing public reports focusing on systemic issues and providing information and referral to seniors and their families.



## BCGREA Branches

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## APPLICATION FOR MEMBERSHIP IN THE BC GOVERNMENT RETIRED EMPLOYEES' ASSOCIATION

I Am: My Spouse is:

BRANCH \_\_\_\_\_

- ☐ Applying as an Active Member (Those who receive a pension under the Public Service Pension Plan, or their spouse)
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Spouse is one who resides with an Active or Associate member or one who is in receipt of a deceased member's pension.



### General Information – Please Print Clearly

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Initial(s)

Last Name

| \_\_\_\_\_ | \_\_\_\_\_ | \_\_\_\_\_ |

First Name – Spouse (if applying)

Initial(s)

Last Name

| \_\_\_\_\_ | \_\_\_\_\_ | \_\_\_\_\_ |

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- ☐ I have enclosed a cheque or money order payable to BCGREA for \$20.00 or \$40.00 for Member and Spouse for the current calendar year's membership.

By signing this application I agree to abide by the Constitution and Bylaws of the Association and consent to the sharing of my personal information between the BCGREA and the Public Service Pension Plan. I agree to the Association using this information internally for administrative purposes.

Applicant's Signature \_\_\_\_\_

Spouses signature (if applicable) \_\_\_\_\_

Date signed \_\_\_\_\_

Date signed \_\_\_\_\_

### Optional Information –

This information is required to maintain contact with you and with the Pension Corporation. If provided it will be used for administrative purposes only and will not be shared with outsiders.

Social Insurance Number – Member

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