



The Pen

Pensioned Employees' Newsletter

www.bcgrea.ca

Spring 2017



Challenge facing the BCGREA

Membership Recruitment and Retention

**By Ken Pendergast
President**

Spring has arrived in various ways across the Province, and we are all looking forward to some serious summer weather.

The BCGREA Directors met in Tsawwassen on April 26, 2017 for a very productive "Membership Recruitment and Retention" Workshop led by Reiner Augustin.

All Directors were asked to

come to the workshop with ideas and practices that will work across the various diverse Branches in the Province.

Some Branches are relatively small by geographic dimensions, where many members meet up to 10 times per year, and often use the occasion as a "social" opportunity to have lunch and get together with other retired members, with good

programs, and sometimes very little in the way of "Branch business."

However, we also have a number of Branches that cover large geographic areas, with fewer members dispersed in smaller communities, without the same opportunity to get together for social or business purposes.

These situations pose a

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Membership recruitment

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much bigger challenge for Branches to reach out to their members, or to create an opportunity for these members to come together during the year.

On a positive note, the workshop is considered to be very successful, and a number of people from the Branches volunteered to work as part of a "Provincial Membership Committee" to help branches with ideas and methods to both "Recruit" members, as well as to keep those members "Engaged" in the Branches, where they feel wanted, respected, and committed.

Reiner is in the process of pulling all the information from the workshop together.

When completed, the



Nancy Stewart, Carrie Mulcahy, Al Barclay and Reiner Augustin

information will be shared with the Branches and the volunteers for the Provincial Committee.

This Provincial Committee will have the ability to meet as an extraordinary committee attached to the regular Directors meeting and the AGM, in addition to other methods such as conference calls, teleconferencing etc, as required.

An operating budget will

be prepared for these purposes, for approval at the AGM.

Green Shield Canada has replaced Pacific Blue Cross as our Extended Health Care and Dental Carrier, with the same coverage, effective April 1, 2017.

The transition was promised to be "seamless" with no change in coverage, and with some financial benefits for our members.

There do appear to be some additional benefits with Green Shield Canada, including additional travel insurance coverage within Canada that was not enjoyed through Pacific Blue Cross. However, not everyone fully enjoyed the "seamless" transition, due

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Jerry Gosling, Deb Barclay, Edna Parks, Vincent Sherry, Peter Maguire



Membership recruitment

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to the fact that the annual renewal of both Pacific Blue Cross and Green Shield Canada is Jan. 1 of each Calendar year.

That being said, some people have experienced temporary problems with the transition due to the commencement with Green Shield Canada starting April 1, or mid year.

This has caused some problems, where some of our members were faced with potential duplication of annual deductibles, because the paperwork involved in the transition was not completed prior to the complete transition.

This issue is being resolved as quickly as possible but has caused some frustration and

disruption for members with fairly high reliance on prescriptive medications.

Unfortunately, some of these concerns may have been avoided by additional information being shared by members prior to the transition, as the problem was clearly anticipated

BELIEVE IT OR NOT. . . due to the Earth's gravity it is impossible for mountains to be higher than 15,000 metres.



by Green Shield Canada representatives.

Green Shield Canada representatives are determined to respond to our members and resolve issues to the best of their ability. Jared Fu is the Accounts Manager for Green Shield Canada, and has given their contact information specifically for these types of issues.

Jared Fu, 604-444-4408 or cell 604-340-5305, and email:

jared.fu@greenshield.ca

A representative of Green Shield Canada will also be attending our AGM in Tsawwassen on October 18, 2017.

We look forward to their presentation, where we can better understand their coverage and ask questions accordingly.

Your Provincial Executive continues to look at ways to move our membership from the older traditional

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Membership recruitment

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method of information dissemination, called “snail mail” to an increased use of electronic messaging.

The “snail mail” is an expensive means of delivering our semi-annual publication of *The Pen* to our membership, where electronic delivery is faster and much cheaper.

For fiscal 17/18 the estimated cost of the paper copy of *The Pen* is \$12,568.00.

We have 8,000 members across the province, and only 2,700 members who are signed up to receive the publication twice per year electronically.

Sadly, it appears that of the 2,700 members signed up to receive *The Pen* electronically, fewer than 1,800 members actually



Bob Quelch of Hearing Life Canada addressed the directors

access the publication.

Given the amount of time

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and effort to generate an interesting and useful publication twice per year, we would like to see this number much higher.

The longer run vision will be to increase electronic readership with greater access for everyone, with the benefit of tracking the usage and reducing the problem of received and rejected mail.

The website has been revised and is updated frequently in an effort to ensure the information is both accurate and useful to our members.

Lastly, I want to take the opportunity to welcome our newest Partner Canada Hearing Centre to the BCGREA.

Canada Hearing Centre is actively involved in providing our members with the latest information regarding hearing assistance, as well as some reduced fees for purchase of hearing equipment.

Thank you for your participation.

I look forward to seeing many of you during the remainder of the year and this Fall during the AGM.

Cheers.



Lisa Hansen and Mark Costales (centre) of Johnson Inc.

Application for Membership in the BCGREA

**By Art Kaehn,
1st VP, BCGREA**

At the October 2016 BCGREA AGM, a resolution passed that requires all new Active Members to have their membership dues paid through Dues Check-Off, as well as, allows all existing Cash Pay Members and Associate Members to continue as Cash Pay Members.

This also means that any

new Active Member enrolled after the end of February shall receive the benefit of not paying membership dues for that calendar year.

Applying as an Active Member still requires sharing of the Social Insurance Number (SIN) with the Pension Corporation in order for the Dues Check Off deduction to occur and to

keep track of the BCGREA Provincial Membership.

On the other hand, applying for an Associate Membership does not require disclosure of the Social Insurance Number (SIN).

Revised application forms for Active and Associate Memberships are now posted on the "Join BCGREA" website page.

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 with a cc to Central Office bcgreas@telus.net with the following information:
- Branch name and number in the subject line
- Your first and last name
- Your e-mail address
- E-mail notification of THE PEN available electronically—yes or no

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.ca click on NEWSLETTERS, scroll down on the left-hand side of the page, where current and previous PENS are archived.

I am interested in receiving feedback on THE PEN, both positive and negative, so please send any suggestions to me. My address is sashall@shaw.ca.

N.B. Please always notify your Membership Chair of address changes—both Canada Post and e-mail. If you are already receiving the website version of THE PEN, please notify Bill Myers bcgreapen@gmail.com of a change of e-mail address.

— Carrie Mulcahy

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New executive director for the Public Service, College and Teachers' pension plans

The boards of trustees of BC's Public Service Pension Plan, College Pension Plan and Teachers' Pension Plan have appointed Claude Marchessault as their new executive director.

Claude replaces Bruce Kennedy, who retired after many years of service to the plans.

As executive director, Claude will lead and oversee the operations of the Pension Board Secretariat, which provides support and advisory services to the boards of trustees of the three plans.

Claude is a pension lawyer and educator with extensive experience in pension plan design, governance and fiduciary issues.

He most recently practised with Dentons Canada LLP's national Pension, Benefits and Executive Compensation group.

A faculty member with the Centre for Employee Benefits at Humber College in Toronto for over 20 years, Claude also served as a sessional lecturer in the Faculty of Law at the University of Victoria.

He has been a frequent



Claude Marchessault

presenter at pension industry conferences and regular contributor to *Benefits Canada*, and has held numerous leadership roles in multi-stakeholder pension environments.

The Public Service, College and Teachers' plans are three of the largest pension plans in the country, and all three are fully funded.

Between them, the plans hold assets of almost \$54.3 billion and serve approximately 237,000 British Columbians and employers in post-secondary institutions, provincial government, transportation, health care, public schools and school boards across the province.

Claude began his new role on March 1, 2017.



Norma Sealey, Mike Sealey and Ken Cruickshank

B.C. Public Service Pension Plan at a glance

- 116,000 – Number of members
- 91 – Number of employers
- \$27 billion – Plan assets at Dec. 31, 2015
- Governance – Jointly sponsored and trusted by the provincial government and the BC Government and Service Employees' Union
- Cost-sharing – 54% employers; 46% members

Risk sharing for non-indexed pension: A defined benefit promise with 50/50 sharing of contribution rate increases or decreases
 Risk sharing for inflation adjustments: Set contribution rates with plan members bearing 100% of investment and inflation risks

- \$21,800 – Annual average lifetime pension for new pensions (fiscal

year 2014-15)

- 101% – Funded ratio on a going-concern basis at March 31, 2014
- 105% – Funded ratio on an accrued basis at March 31, 2014
- 2.75% – Actuarial net discount rate (assumed investment return less assumed salary growth)
- Actuarial method – Entry age normal cost

Asset mix, at Dec. 31, 2015:

- 51% – Public equities
- 19% – Bonds and short-term fixed income
- 30% – Other

Annualized rates of return, to Dec 31, 2015:

- 20 years – 7.9%
- 10 years – 7.3%
- Five years – 9.6%

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