



# The Pen

Pensioned Employees' Newsletter

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

Fall 2011

## BCGREA seeks end to MSP premiums

### President's report

By Sarjit Manhas

Seniors in British Columbia are the only ones in Canada who pay provincial medical insurance, and the B.C. government should eliminate these premiums as a first step to doing so for all British Columbians.

Delegates to our Annual General Meeting last month voted unanimously to ask the BC government to remove MSP premiums for all citizens of the province.

In a letter to Premier Christy Clarke, I pointed out that MSP premiums have doubled in the last 10 years and this has negatively impacted the



**Sarjit Manhas**

retirement extended health benefits package of our members.

I also informed her that our position for the removal of these premiums is:

- In our view the MSP premiums/contributions are a

form of taxation and treated as such by the Canada Revenue Agency;

- British Columbia is one of Canada's last jurisdictions to use premiums/contributions rather than just the income tax system;
- MSP collection is a costly separate administrative taxpayer funded expense; and
- Taxation for health costs should be borne through our income tax system based on the population's ability to pay.

The contents of the letter were also relayed to Health Minister Mike de Jong, Finance Minister Kevin Falcon, BCGEU president Darryl Walker and

*(Continued on page 6)*

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

Past President: Lawrence  
Johnson 178 Ocean Walk Drive  
Nanaimo, BC V9V 1N2  
[johnson.l@shaw.ca](mailto:johnson.l@shaw.ca)  
1-250-760-0113

Vice-President: Fred Bennett  
322 Mariner Way, Coquitlam,  
BC V3K 1N6  
1-604-939-1773

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

Treasurer: John H. Cone, 3478  
Littleford Road  
Nanaimo, BC V9T 4E2  
1-250-758-7944

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  
[nancymarlene@shaw.ca](mailto:nancymarlene@shaw.ca)  
1-250-751-0540

Editor, The Pen:  
[clavertu@shaw.ca](mailto:clavertu@shaw.ca)

## Lapel pins Available for \$3 each

The association, to mark  
its 60th anniversary, has  
made up lapel pins.

These handsome pins  
may be obtained from  
branch executives at a  
cost of \$3 each.

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

**EXTENDED HEALTH  
BENEFITS**  
Pacific Blue Cross 1-888-275-  
4672

**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

## Did you know . . .

that consumer price  
indexing (CPI) as of  
September 2011 will  
be 3.2%; that CPI is  
effective September  
30 of each year;  
that this is the basis  
of our inflation  
adjustment account;  
that CPI is based on  
Canadian average  
indexing, and that  
this has been the  
practice since  
1980?

In order to help us  
cut costs, all  
branches should  
continue to send e-  
mail addresses of  
their members to  
Louise Wright at  
[wrightplace@shaw.ca](mailto:wrightplace@shaw.ca)

**Check out our  
web site at [http://  
www.bcgrea.com/](http://www.bcgrea.com/)**

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

---

## Past president's report

# Pension valuation under way

**By Lawrence Johnson  
BCGREA Past President**

Since the 2010 Annual General Meeting I have attended and reported to all Provincial Table Officers Meetings.

I also attended and reported to the March 2011 Directors meeting and the 2011 Annual General Meeting.

I have attended all Finance Committee Meetings as scheduled there has been a total of seven meetings since October 2010.

I was also privileged to attend the Lower Mainland Multi-Branch Picnic in June 2011.

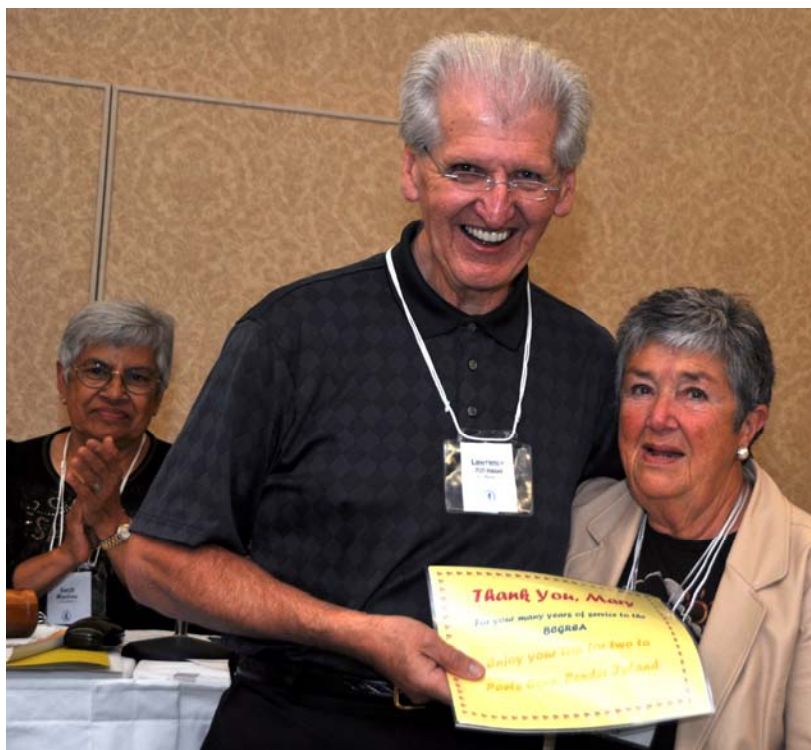
It was gratifying to see old friends and to meet and talk to all members who attended.

This event is becoming more popular each year and even attracted members from the Cariboo Branch this year.

I encourage everyone to attend this picnic if you are visiting the Lower Mainland when it is being held.

I made the trip to the B.C. Court of Appeal in Vancouver to be in the gallery when the Association's legal team presented our case in our Class Action Lawsuit to the court.

At the time of writing this report we haven't received a ruling



**Past president Lawrence Johnson presents a certificate of appreciation to retiring membership secretary Mary Foster. President Sarjit Manhas applauds in the background.**

from the court.

On the pension front, the reduction of Post Retirement Group Benefits is the priority issue.

I encourage all members to look at the Pensions BC website for basic information on these changes.

In addition the Board of Trustees has made former trustee Paul Martin (see p. 7) available to visit all Branches and meet with all retirees to explain the changes and answer questions.

Hopefully all branches will take advantage of this opportunity. In addition the Pension Corporation will be improving retiree services through the introduction of the "Retired Members System" (RMS) on their website sometime in 2012.

The board is currently working through the "valuation" process with our actuary and expect to complete the process in early 2012.

This valuation is required by provincial pension legislation, to be completed every three years, with the last one being completed in 2008.

---

## **Pension facts**

# *In the event of a death*

### ***Who to contact when a retired plan member dies***

When a death occurs, you will have many decisions to make and important matters to settle.

Your executor, lawyer, accountant, trust company, funeral services representative, clergy, family or friends may be able to help you complete documents at that time.

**When a retired member dies**  
Notify Public Service Pension Services of the retired member's death so their pension will not be overpaid.

In some cases, pension benefits stop at the end of the month in which the retired member dies, so any overpayment must be paid back to the pension plan.

Whether the pension continues to be paid to the member's beneficiary, spouse or estate, we (the Pension Corporation) require a copy of the death certificate.

We will send a letter to the executor, named beneficiary or spouse explaining details about the pension benefits — pension payments, amount, duration and any entitlement to group health benefits.

If you had B.C. medical coverage through the retired member's pension plan group benefits, and are no longer

eligible, contact the BC Medical Services Plan at 1 800 663-7100 to apply for individual medical coverage.

Have your BC CareCard ready when you call.

If your extended health and dental benefits end when the retired member dies, you can apply for individual coverage through Pacific Blue Cross or the carrier of your choice. They will send you the appropriate forms to complete.



If you chose Pacific Blue Cross, you may contact them and ask for individual coverage.  
EHB 604-419-2200  
Dental 604-419-2200  
Toll-free in BC 1 888 275-4672

If the retired member was age 65 or less, there may be a group life insurance benefit available if it was elected at the time of retirement. Contact the Benefits Service Centre toll-free at 1-877-277-0772.

### **When your spouse or beneficiary dies**

Notify Public Service Pension Services of the death of your spouse and send us a copy of the death certificate.

We will adjust your group benefits and refund premiums,

if necessary. If your spouse dies while still working or receiving long-term disability benefits through employment, contact the employer's pay office.

Depending on the pension option you selected at retirement, your pension may continue to be paid to your beneficiary if you die before the guarantee period expires. If you selected a single life pension and the person you nominated as your beneficiary has died, complete a *Change of Beneficiary* form for your pension benefit.

This ensures that any remaining pension payments will be paid to the person of your choice. It is not possible to change the beneficiary if you selected a joint life pension.

If you are also eligible for benefits such as a death benefit or group life insurance, upon receiving your *Change of Beneficiary* form Public Service Pension Services will provide you with the appropriate forms to change the beneficiary for those benefits.

If you elected Optional Spouse and/or Dependent Group Life Insurance at retirement, you may be eligible to receive a payment.

For information, or for a new *Group Life Beneficiary Designation* form, contact the Benefits Service Centre toll-free at 1-877-277-0772.

### **Benefits from other agencies**

Call Service Canada at 1-800-277-9914 to notify them of a death. They can answer your questions about the Canada Pension Plan (CPP), Old Age

*(Continued on page 12)*



# 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)

It's 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.

Remember, some hotels/motels  
may not take part in providing  
discounts AND **don't forget to  
ask for a senior's rate since it  
may be less.**

## Financial Statement

A consolidated financial  
statement is not available  
for this issue of THE PEN  
— Carrie Mulcahy

*With BCGREA Guaranteed-Issue Life Insurance,  
you can offer your loved ones up to \$10,000  
to help look after their needs!*

As a B.C. government retired employee, aged 50 to 85 and resident in Canada,  
you are guaranteed eligible for this exclusive life insurance at low rates that  
will never increase! Choose \$2,500, \$5,000, \$7,500 or \$10,000 coverage  
and it's yours for life – your coverage will never be reduced or cancelled  
as long as your premiums are paid. There are no medical exams and no health  
questions to answer, so enroll today. As a B.C. government retired employee,  
you've earned the right to this security!

For more information or to enroll, 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

Underwritten by:

 **Manulife Financial**  
The Manufacturers Life Insurance Company

<http://www.martellinsurance.com/bcgov.html>

---

## MSP premiums

*(Continued from page 1)*

Council of Senior Citizens' Organizations of BC (COSCO) president Sylvia MacLeay.

I should point out that the Union of BC Municipalities, at its last meeting, had endorsed a City of North Vancouver resolution calling on the Province of British Columbia to eliminate medical insurance premiums for seniors in BC and to bear any associated costs.

This resolution was supported by the Lower Mainland Local Government Association.

Similar resolutions were supported by the City of Vancouver, the Association of Kootenay and Boundary Local Governments and the North Central Local Government Association.

COSCO is also urging the government to scrap the MSP premiums for all seniors.

The night before the Annual General Meeting, Mary Foster, provincial membership secretary, conducted a seminar for all membership directors and chairs.

Michele Scott from Central Office and Nancy Stewart, incoming provincial membership secretary were present.

Lots of questions were asked and well handled by Mary, Michele and Nancy. Good job. Good meeting.

We had an excellent turnout for the AGM in Tsawwassen; many familiar faces and new ones too. It's a plus for the

Association to have some of the newer, younger members attend.

After introductions and a two-minute silence for those who passed on we heard from our first speaker.



**Tom Berger**

Tom Berger, Q.C., our class action counsel, spoke about our June 1, 2 and 3 Class Action Lawsuit appeal hearing and the hours of work involved in gathering information from legislation dating back from 1940 to today.

He complimented Gary Nelson (co-counsel) and Albert Peeling, our Association counsel, for their input. Mr. Berger mentioned that if we win, there is still a long road ahead and it involves determination of claims.

Also, if we win, the government would, in all likelihood, beg leave of the Supreme Court of Canada to appeal the decision.

As of the time of writing this report, we still have not had a judgment handed down but when it is, all members will be notified through the chairs of the branches and on our website.

Our second speaker, Paul Martin, retired senior staff representative BCGEU and former Pension Corporation trustee, spoke patiently and at great length about the background and what led up to the proposed changes to post-retirement benefits by the Pension Corporation Board of Trustees.

The talk included the Inflation Adjustment Account; funding constraints of this fund; how funding is done for the post-retirement group benefits; and of course, constraints affecting the benefits; index funding of group benefits; and the costs from 2007 through 2011.

Trustees are required to administer the pension plan under both provincial and federal laws. A relevant law is the Income Tax Act which states that members can only contribute up to nine per cent of salary to a registered pension



**Paul Martin**

plan (approval of any other amount must be obtained from Canada Revenue Agency).

Paul reiterated that the partners of the plan are the Province of BC and the BCGEU, and in May of 2010, the partners reached an agreement to resolve the

*(Continued on page 7)*

## MSP premiums

*(Continued from page 6)*

constraints under the Income Tax Act.

Effective April 1, 2012, two major changes were made to post-retirement benefits – MSP subsidies will be discontinued and a direct payment method established; and extended health benefits for spouses/dependents on a voluntary, unsubsidized basis would be available.

The bottom line is:

- 1) MSP premiums will no longer be subsidized for members, spouses or dependents;
- 2) Members will be responsible for paying the full premium directly to MSP; and
- 3) MSP premiums will no longer be deducted from your pension payment.

If you choose to continue Extended Health Care for yourself and your spouse/dependents, you don't need to do anything.

The coverage will continue after April 1, 2012. However what may change is the amount you pay for premiums (this is dependent on the premium subsidy you have had in the past).

If you currently have single coverage, the premium you pay will be unchanged. It will continue to be subsidized (based on your years of pensionable service).

PLEASE NOTE if you don't want to continue coverage for your spouse/dependents, you must cancel this in writing.



**Returning Officer Denis Carriere hands over the gavel to re-elected president Sarjit Manhas. Also re-elected by acclamation was first vice-president Fred Bennett, centre. New to the executive is Carrie Mulcahy, right, who was acclaimed as second vice-president. She replaces Ed Bodner.**

There is an Add/Cancel Dependent Coverage form on the Public Service Pension Plan web site. If you don't have access to a computer, you can call Pacific Blue Cross at 1-888-275-4672.

Paul assured the AGM that protection of the Inflation Adjustment Account for current and future members continues to be a priority for the plan partners and the board although they recognize that costs will continue to rise over time, particularly as drug prices rise.

Paul Martin is acting as a consultant for the Pension Board of Trustees and is quite prepared to speak to our branches.

Although he lives on the Lower Mainland, he hasn't been invited to speak to any of those branches yet. He is available except between Jan. 10 and Feb. 14, 2012.

All branches who want to have him speak, should do so

through the Pension Board of Trustees –  
[PSPBT@pensionsbc.ca](mailto:PSPBT@pensionsbc.ca)  
or 250-387-8200.

At the September Table Officers meeting we had a presentation from Johnson Inc. for a Retiree Benefit Plan. This Plan is geared to couples and proposes to include medical, dental, extended health and travel.

A special directors' meeting will be held Dec. 8 at the Coast Tsawwassen Inn so Johnson can make their presentation. This event is also being sponsored by them.

Lawrence Johnson presented a gift certificate for a weekend spa on Pender Island (on behalf of the Provincial Executive, our Directors, AGM delegates and BCGREA members) to Mary Foster, who retired as Membership Secretary.

The presentation was enlightening and humorous and we all learned about her many contributions to our Association

*(Continued on page 8)*



---

## MSP premiums

*(Continued from page 7)*

over the past 11 or more years. To say that Mary was overwhelmed would be an understatement!

The Membership draw was done by Johnson Inc. following Mary's report. First prize of \$500 – Branch 1200, Victoria; Second Prize of \$250 – Jennie Adair, Branch 100 Fraser Valley (Abbotsford); and Third Prize of \$100 – Mark Cheung, Branch 800, New Westminster & District. Congratulations all!

The winner of the door prize (donated by Johnson, Inc.) - a 32" flat screen Toshiba TV - was Maureen Hedin, Branch 1500, Kelowna. The look of shock and surprise on Maureen's face was priceless. Congratulations!

Reports were submitted by the provincial executive and all reviewed and accepted.

Honorary Memberships were awarded to Ruby Williams, Cariboo Branch and to Ada McChesney, Margaret Rockcliffe, Pansy Wong and Dorothy Kristjanson, all of Branch 800, New Westminster and District.

Denis Carriere conducted the elections. All were elected by acclamation – Sarjit Manhas (President); Fred Bennett (1<sup>st</sup> Vice-President) and Carrie Mulcahy (2<sup>nd</sup> Vice-President).

Three resolutions were passed: Branch 800 submitted a resolution to have MSP premiums removed in British Columbia. Branch 600 submitted a two part resolution for review of the regulations

governing Seniors over 80 and Medical Assessment of Driver Fitness.

The last resolution (delegate formula) passed in 2009 and again in 2010, reduces branch delegations to the AGM by one.

In closing, I simply want to say it was a most successful AGM and give my thanks to our delegates.

I also wish to thank the provincial executive for their continued support.

---

## New Logo for Johnson Inc.

At Johnson Inc. we are pleased to announce an exciting new development!

As our company has grown, we have continuously looked at how we can improve our products and services.

We have also looked at how we are positioned in the Canadian marketplace. As a result of these reviews, we have been taking a close look at our corporate look and we have developed a new Johnson logo.

So, what will this mean to you?

It means business as usual.

How we do our business or deliver the excellent customer service that BCGREA members have come to know and appreciate will remain unchanged.

We simply have a new look. We believe that our new logo captures how we are a company that continues to move its business forward to provide outstanding customer service.

While our logo is changing, everything else is staying the same.

We are still the same great company dedicated to

providing the best in service and benefits.

With the launch of our new logo, Johnson will begin transitioning to our new look. Our buildings will have our new logo strategically placed so that people can easily recognize the Johnson business.



Over time our policyholders will begin receiving materials with our new logo. Policy documents, letters, promotional materials, and our website will also be updated with our new look.

As we are an environmentally conscious company, we will continue to use our existing stock of materials and replace them with the new look upon depletion.

As a result, there will be a transition period from the current logo to the new logo in the marketplace as this process moves forward.

This change is a milestone for our company and is one that we are very excited about. For more information on Johnson Inc. please visit [www.johnson.ca](http://www.johnson.ca).

---



## DATA BASE & E-MAIL MANAGER

After three years, Louise Wright, is no longer able to continue with managing the data base and sending out electronic notices for The Pen.

Are you interested? If so, here's a summary of where your talents can be useful.

- update the data base of e-mail addresses of our members (this information is received from Branches).
- send an e-mail to the members to let them know that the current issue of THE PEN is now available to them on our website

Louise is prepared to work with you and turn over her data base

If you are interested in volunteering with electronic distribution of THE PEN, please reply to Carrie Mulcahy <[sashall@shaw.ca](mailto:sashall@shaw.ca)>

OUR SINCERE THANKS TO LOUISE WRIGHT FOR A JOB WELL DONE!! MUCH APPRECIATED BY ALL.



*Life is a journey....take the scenic route!!*

**11 Nights – Italy, Greece, Croatia & Turkey – September 24, 2012** - Sail aboard Royal Caribbean's Grandeur of the Seas roundtrip from Venice, Italy sailing to some fabulous ports such as Dubrovnik, Split, Athens, Ephesus, Bodrum, Santorini, Mykonos. Taking deposits now -- Inside cabins from \$1433.00 CAD pp; outside cabins from \$1494.00 CAD pp includes all taxes and is based on double occupancy.

**11 Day Netherlands, Belgium & Paris Tour - September 24, 2012** – featuring historic Bruges and Floriade, 2012 which is held once every ten years. Other inclusions are a candlelight cruise, Keukenhof, Brussels, Paris, Amsterdam, Giverny, Eiffel Tower and Seine River Cruise. 9 breakfasts and 4 dinners included. Call for a detailed itinerary. Total package includes airfare from Vancouver (Victoria rates available) and tour \$4299 per person based on double occupancy and land only rates from \$2849 per person based on double occupancy, taxes approx. \$140 extra.

**Short Cruise/Land Getaways** – Want a 3 or 4 day spring cruise and a short stay at Las Vegas, San Francisco, San Diego or perhaps Anaheim– call for package details

**Cycle & Barge Vacation** – This unique holiday allows you the freedom to explore the countryside by day and sleep in comfort on board the boat at night. Enjoy the sights of traditional windmills and canals as we cycle through quaint townships and scenic farmland. There are several itineraries and dates to choose from but the Amsterdam to Bruges is lovely (8 days/7nights) and is of moderate difficulty. All breakfasts and dinners included (picnic lunch on own). Superior boat \$1550 per person based on double occupancy, single supplement from \$375 per person; bike rental \$100 and there is also an e-bike rental at \$195.

**Circle Hawaii Cruise 16 nights roundtrip Vancouver September 23, 2012** – sail aboard Holland America's Zaandam. No flights required! Visit Hilo, Lahaina, Kauai & Honolulu; enjoy a bottle of champagne for the cabin, lunch in the Pinnacle Grill & \$50 beverage card per person. Outside Cabin starting at \$2775 per person based on dbl includes all taxes.

Dianne Liberto at  
[travelonlyvictoria@gmail.com](mailto:travelonlyvictoria@gmail.com)  
Tel: 250-208-2375  
Toll Free: 1-888-201-4004



BC Reg. 29791



**There was an excellent turn-out of delegates to the BCGREA Annual General Meeting**



**Nancy Stewart is the new provincial membership secretary**



**Honorary Memberships were awarded to Ruby Williams, Cariboo Branch (above with Herb Steele, left, and First Vice-President Fred Bennett) and to Ada McChesney, Margaret Rockcliffe, Pansy Wong and Dorothy Kristjanson of Branch 800, New Westminster and District. Secretary Kathy Torhjem is in the background.**



**Our lawyer Albert Peeling was at the AGM**



**The winner of the door prize (donated by Johnson, Inc.) - a 32" flat screen Toshiba TV - was a shocked Maureen Hedin, Branch 1500, Kelowna.**





**Gail Harmer, 2nd vice-chair of the New Westminster and District Branch was branch speaker for the MSP Resolution.**



**In one of her last official functions as membership secretary, Mary Foster conducted the membership draw assisted by Lynda Stewart of Johnson Inc. First prize of \$500 went to Branch 1200, Victoria; Second Prize of \$250 to Jennie Adair, Branch 100 Fraser Valley (Abbotsford); and Third Prize of \$100 to Mark Cheung, Branch 800, New Westminster & District. Prizes were donated by Johnson Inc. Foster is retiring from the post after 11 years on the job.**

**JOHNSON** 

## PREFERRED<sup>®</sup>

® Preferred is a service mark of Johnson Inc.

As a Member of the BCGREA you receive personalized and convenient service any time, day or night. You may also get preferred extras on home insurance like Home Insurance deductibles that decrease faster, Identity Theft coverage and higher limits on Critical Illness Insurance. It's special treatment for our preferred customers.

1.800.563.0677 | [www.johnson.ca/bcgrea](http://www.johnson.ca/bcgrea)

Please provide your Group ID code: BG

Personal Service Representatives | AIR MILES<sup>®</sup> reward miles | 24 Hour Accessibility

Johnson Inc. – Proud to be One of Canada's Top 100 Employers for 2012\*.



Home Insurance is available through Johnson Inc., a licensed insurance intermediary. Policies are primarily underwritten by Unifund Assurance Company (Unifund). Unifund and Johnson Inc. share common ownership. Certain conditions may apply. AIR MILES<sup>®</sup> reward miles awarded on regular home insurance policies underwritten by Unifund. At the time the premium is paid, one AIR MILES reward mile is awarded for each \$20 in premium (including taxes). \*Trademarks of AIR MILES International Trading B.V. Used under license by LoyaltyOne, Inc. and Johnson Inc. (for Unifund). \*Mediacorp Canada Inc.

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



---

## In event of death

*(Continued from page 4)*

Security (OAS) and related federal programs.

If the deceased person contributed to the CPP, a lump-sum death benefit or a monthly survivor's pension may be payable. Contact CPP for the applicable forms.

Old Age Security ends when the recipient dies. If the person was receiving OAS benefits, you can expect to receive a cheque at the end of the month in which the death occurred.

Their spouse between ages 60–64 may also be entitled to a benefit called the Allowance for the Survivor.

If the deceased person ever worked for the Government of Canada, call Service Canada at 1 800 622-6232 (1 800 O-Canada) to inquire about benefits from the Federal Public Service Pension Plan.

You must provide the person's SIN, pension number or federal identity number.

If the deceased person was receiving funds from Veterans Affairs Canada, Call toll-free 1-866-522-2122.

If the deceased person was receiving the provincial Senior's Supplement or disability benefits for seniors, call the BC Seniors' Line at 250-952-1742 in Victoria or toll-free in BC at 1-800-465-4911.

## Pharmacare

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

## Contacts

You may also need to contact the following organizations:

- Service Canada — regarding the deceased person's sin card
- deceased's lawyer — regarding the will
- local land title office — to transfer land titles
- motor vehicles branch — to cancel a driver's licence
- car insurance company — to cancel or change car insurance
- life insurance company — in the event that life insurance is payable
- utility companies — to change the name on your bills
- banks, financial institutions, credit card

— **PensionFacts** is published for the Public Service Pension Plan by the Pension Corporation.