



The Pen

Pensioned Employees Newsletter

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Spring 2018

Update on Public Service Pension Plan

Pension plan fully funded

By Claude Marchessault
Executive Director, Public Service Pension Plan

I was thrilled to have had the opportunity to address the British Columbia Government Retired Employees' Association (BCGREA) directors' meeting on April 18, 2018.

The directors convened in Tsawwassen, BC, a brief ferry ride from my office in Victoria, which made the day all the more delightful as I always enjoy the picturesque journey between Vancouver Island and the mainland.

I've been asked by the BCGREA executive to summarize my address in an article for this publication.



My presentation, *Update on Public Service Pension Plan*, was divided into four parts:

- Plan organizational structure

- Snapshot of the plan in 2017
- Non-guaranteed benefits—inflation adjustments and extended health care coverage subsidies
- Plan design changes

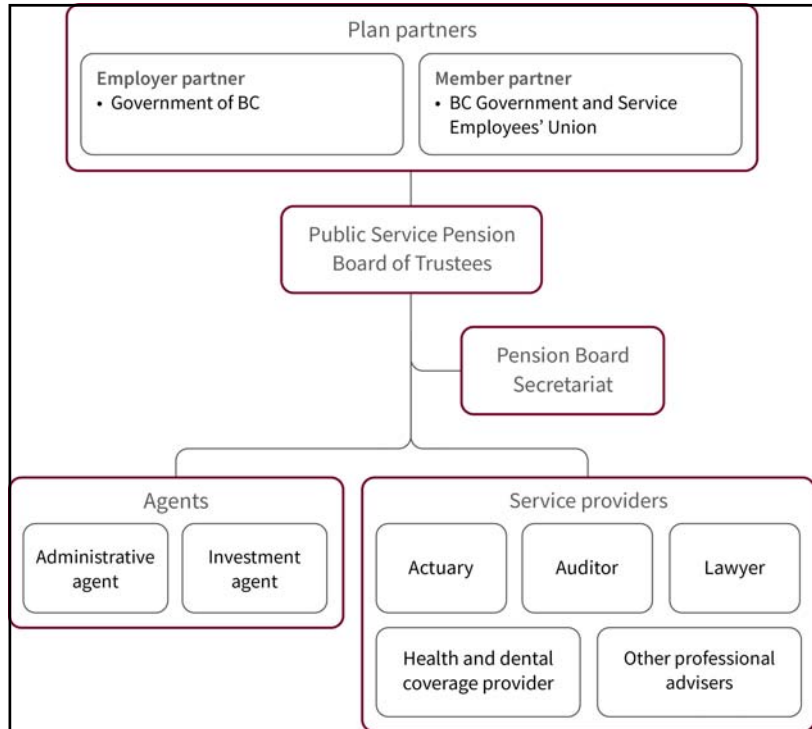
The following overview of my presentation represents my views only and does not necessarily represent the views of the Public Service Pension Board of Trustees (board). If there is any discrepancy between this overview and the applicable statutes, regulations and pension plan rules, the latter will prevail.

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Pension plan update

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- The joint trust agreement (JTA) that governs the Public Service Pension Plan (plan) was signed in 2001 by the plan partners—the BC Government and Service Employees’ Union and the Government of BC (partners).
- The partners appoint the board, which is the legal administrator of the plan; it must ensure that the plan and pension fund are governed in accordance with the JTA and applicable laws in a manner that is fair and even-handed for all members.
- The Pension Board Secretariat (secretariat) oversees the day-to-day affairs of the plan on



behalf of the board and provides support for all meetings. The board selected me as the plan’s executive director and I oversee the secretariat.

The secretariat interacts with the board’s two main agents—its administrative

agent, BC Pension Corporation, and its investment manager, British Columbia Investment Management Corporation (BCI, formerly bcIMC)—and with all other service providers.

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PSPP in 2017: financial highlights

As at March 31, 2017 (in millions)

Net assets April 1	Investment income	Contributions	Benefits payments	Investment and administration costs	Net assets March 31
\$26,281	\$3,381	\$682	\$1,071	\$68	\$29,205
\$26,702 (2015/16)	\$45	\$631	\$1,033	\$64	\$26,281

Pension plan update

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- The plan had approximately \$29.2 billion in net assets and paid almost \$1.1 billion in benefits for the year ending March 31, 2017. It had approximately 59,500 active members, 16,900 inactive members and 46,300 retirees.

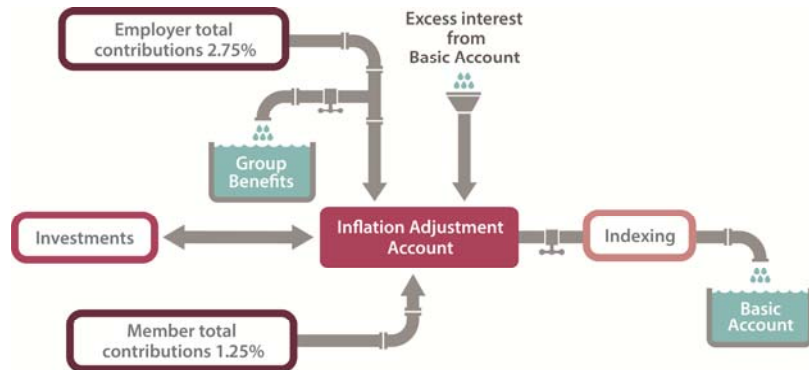
- The vast majority of plan retirees reside in communities across BC, and benefits paid out by the plan flow back to local economies. Learn more by reading British Columbia's Public Sector Pension Plans: A source of strength for the economy on the plan's new website.

- The importance of investment returns in maintaining a sustainable plan can be seen by comparing 2015/16 investment returns with those of 2016/17.

- Weak investment returns

in 2015/16 resulted in smaller net assets at the end of the fiscal year than at the beginning; strong investment returns in 2016/17 resulted in net assets at the end of the fiscal year that were almost \$3 billion greater than at the beginning.

- Approximately 75 cents of every \$1 paid in benefits from the plan comes from investment returns. The remaining



25 cents comes from approximately equal member and employer contributions. Future investment returns are critical to maintaining this impressive ratio: retirees receive \$1 of benefits for every 12.5 cents of contribution made during their working years.

- The plan is maturing and the number of

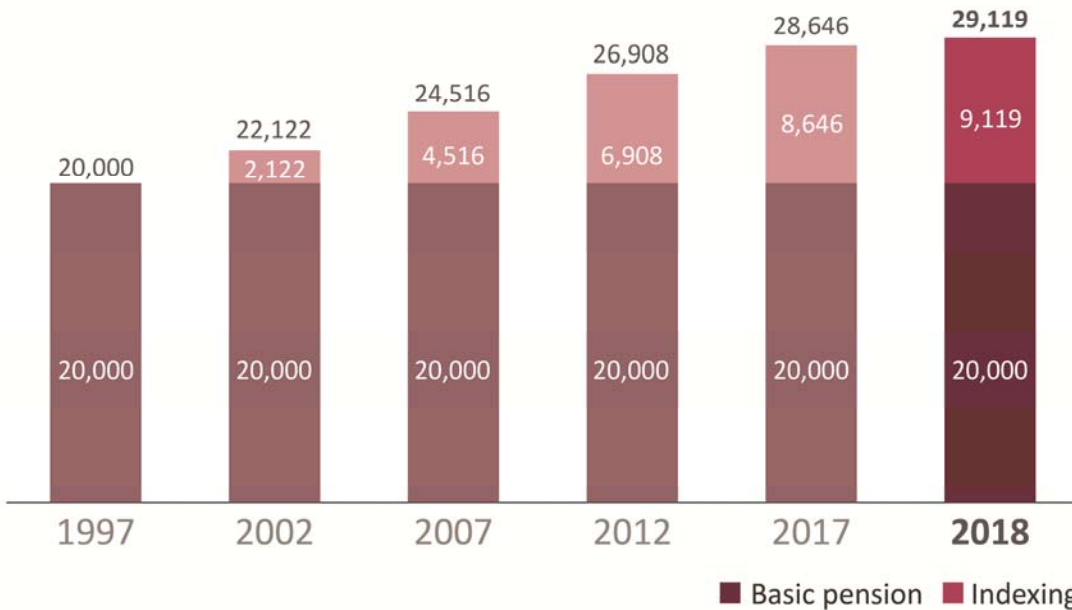
retired members is growing faster than the number of active members. Since 2008, the proportion of retired members increased from 33% to 38% of the membership while the proportion of active members has decreased from 53% to 48% of plan members. This is important to keep in mind because contributions to the inflation adjustment account (IAA) and employer funding for

extended health care subsidies are based on active member salaries. Fewer active members means fewer contributions and less funding, while more retirees means greater demand for inflation adjustments and extended health care subsidies.

Non-guaranteed benefits

- Inflation adjustments and extended health care subsidies are non-guaranteed benefits and they are funded differently than the basic

Basic pension plus indexing granted (\$)



Pension plan update

pension benefit. Basic pension benefits are funded by equal employer and member contributions of 7.1% of pensionable salary.

- Non-guaranteed benefits are funded by employer contributions of 2.75% of pensionable salary and member contributions of 1.25% of pensionable salary. All member contributions go to the inflation adjustment account (IAA). By the partners' agreement, a maximum of 1% of pensionable salary contributed by

employers may be used for extended health care subsidies, with the balance going to the IAA.

- It is important to note that extended health care subsidies are paid from current employer contributions and are not pre-funded. As the number of active members decreases, less money is available to pay for these subsidies. Likewise, as the number of retirees increases, there is greater demand for extended health care subsidies.

- Inflation adjustments represent a valuable benefit for plan members; they have been granted by the board each year since 1999, except for 2010, following a year of deflation in 2009.
- My December 11, 2017, BOOM! blog post (which appears on the plan website) provides a good overview of how inflation adjustments help retirees maintain their purchasing power by increasing their monthly pension amounts from time to time to adjust

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Pension plan update

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for inflation.

- Once the board grants an inflation adjustment, it becomes part of the guaranteed lifetime pension benefit. The full cost of the inflation adjustment is transferred from the IAA to the basic account and used to pay the benefits going forward.

In the example below, a plan member who retired in 1997 with an annual pension of \$20,000 will be enjoying an annual pension of \$29,119 in 2018 with the inflation adjustments granted since 1997.

Plan design changes

- On March 16, 2018, the board announced the most important plan changes in 50 years.
- For active members, pensionable service earned on or after April 1, 2018, will contribute a flat 8.35% of salary. Employers will contribute a flat 9.85% of salary.
- For active members, they will earn single flat



benefit accrual rate of 1.85% for pensionable service earned on or after April 1, 2018.

- The changes result from a partners' agreement and the plan's most recent actuarial valuation, which showed a \$1.9 billion surplus. More details are provided in the March 16, 2018, board communiqué

available on the plan website.

- The board decided to use a portion of the plan's surplus to improve lifetime pensions for members with pensionable service between April 1, 2006 and March 31, 2018. These changes will be effective October 1, 2019, and no retroactive payments will be issued.



Past Presidents Ed Bodner, Sarjit Manhas and Lawrence Johnson share a moment with current President Ken Pendergast at a North Island Branch meeting

- Retirees with pensionable service between April 1, 2006 and March 31, 2018, will experience an increase in their lifetime pensions effective October 1, 2019 (although there will be no retroactive payments).

- To learn more and understand how plan changes affect you, visit the plan website and read the board communiqué or watch an eLearning module.



From left, Membership Secretary Nancy Stewart, Second Vice-President Carrie Mulcahy, Secretary Kathy Torhjem, President Ken Pendergast, Treasurer David Adams, First Vice-President Art Kaehn and association counsel Albert Peeling

President's Report

Your association needs you

By Ken Pendergast

Winter 2017/18 has demonstrated that despite the concerns regarding climate change, we still have the ability to receive sufficient snow and colder temperatures to remain "Canadian."

During this period, we had the unfortunate reality of having our Kelowna Branch 1500 declare that they were not able to get any of their current membership to assume positions on their Branch Executive, to replace those who have served faithfully for a prolonged period.

The Kelowna Branch 1500 closed in February, 2018.

On February 27th, 2018, I was

informed that the Victoria Branch 1200 is experiencing similar difficulties.

The Victoria Branch is our largest Branch, with approximately 2,000 members.

Abbotsford Branch 100 has been experiencing these same difficulties for the past couple of years, causing them to also consider closing their Branch.

I have heard similar rumblings in other Branches too.

These new announcements caused me to reflect on possible issues that might be at the roots of our Associations dilemma.

These issues are not exclusive to the BCGREA and in fact may be applicable to a number of service clubs and public associations.

A number of years ago, while working in Government, I had occasion to attend a workshop in Victoria called *Entitlement in the Workplace*.

Although applicable in the "Workplace" the attitude of

Branches are closing due to lack of volunteers

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You are needed

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“Entitlement” can and in my opinion, does manifest in non-working environments too.

The concept of “Entitlement” was defined as an attitude where people have been in positions for a prolonged period of time,

such that they no longer need to work or deliver anything.

In essence, they feel they have done their part and can now sit back on their hands, so to speak, and enjoy the likes of a paycheck, a pension cheque and any other benefits coming their way, without having to exert or extend themselves.

I am “entitled” to reap the benefits available and I don’t need to do anything for them.

I fear that our Association is suffering from a large number of members who have developed the attitude of “Entitlement” and will not make an effort to assist their Branches.

The existing people who have assumed the responsible positions in each of the Branches of our Association have served long and faithfully.

These people realize that any successful organization, whether it be a large Association, or the local Rotary Club, or the Bridge Club, requires some people to get off their hands and provide some leadership.

They didn’t agree to assume these positions for the rest of their lives, they only agreed to do their part for a reasonable period of time.

A change is as good as a rest, and having new people take on these positions is both healthy and good for the organization as it helps to introduce some variety and newer ways of doing things.

Complacency tends to create

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You are needed

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stagnation and nothing to help draw members out to participate and enjoy the events and meetings.

Those of our members who have or are assuming these leadership roles will tell you that the time and effort is not difficult or particularly time consuming when considering the amount of time available as a retiree.

But it should not be a **“life sentence”** to offer to take a leadership role.

Many organizations that I am familiar with are now making it mandatory to change their leadership roles every three to five years, to ensure the leadership doesn't stagnate.

I ask each and everyone in our Association to seriously consider the dangers of **“Entitlement”** in our organization, and to consider **“getting off your hands”** and volunteering to help, or we may not have an organization in the future to represent our members dealing with government and our many partners, of which we reap the benefits.

What “Benefits” you ask?

While attending a portion of the “Recruitment and Retention Committee meeting during our spring Director’s Meeting sessions in Tsawwassen, I heard a definition for just one of the most important benefits.

“The BCGREA represents all retired government employees in ensuring that we retain and enjoy the Pension Plan



Bob Quelch, Audiologist & Regional Manager, Hearing Life Canada, reviewed the services offered our members by Hearing Life Canada. There is a new clinic opening in Ladner, B.C., and there is an ENT specialist in Chilliwack. For clinics please see page 16

we have today.

Your Association has joint representation on the Pension Board, to help ensure that our Pension Plan is well managed to ensure it remains strong and healthy.”

Your membership is necessary to help keep our Association strong with sufficient numbers to retain this recognition.

There is an old saying about “those who manage the money, make the rules.” I believe this statement to be true and think it extremely important we retain the ability to help “manage the money.”

There are other benefits provided through our “Sponsor Partners” in addition to the ability to retain some fellowship and comradery with other retirees and family in our Association.

Members need to take the time and make the effort to enjoy some of those benefits.

I do not apologize for the rant, and if anyone feels they have been verbally “Spanked”, then consider the message successfully delivered.

Seniors Advocate

Comprehensive directory of B.C.'s publicly -subsidized residential care facilities posted

VICTORIA – The Office of the Seniors Advocate has posted an updated version of the British Columbia Residential Care Facilities Quick Facts Directory.

The Directory, first published in 2016, provides key information in a standardized format for 293 publicly-funded licensed-care facilities in British Columbia, representing 27,142 publicly subsidized beds.

A summary document highlights key trends in residential care based on the past three years of data.

“The Directory is designed to be a useful resource for seniors, their caregivers and the public when making decisions about what care home may best suit an individual’s needs,” said Seniors Advocate Isobel Mackenzie.

“We have also discovered information in the Directory can provide us with a useful tool to look at systemic issues,” Mackenzie added.

The Directory provides information relating to a number of areas, including bed/room configuration, food services, inspection information, care services, as well as information about the health characteristics of residents in B.C.’s facilities.

The Directory also provides quality of care indicators as reported by the Canadian Institute of Health Information.



Isobel Mackenzie

These include data about residents’ access to therapies, level of social engagement, use of antipsychotic and antidepressant medications, and use of physical restraints.

This year’s Directory also includes facility-level results from the Office of the Seniors Advocate’s recent survey of people living in residential care and their family members.

“There is arguably no better measure of gauging the quality of care of a facility than talking to the people who live there,” said Mackenzie.

“This year’s Directory provides an opportunity to hear the voices of those who experience, on a daily basis, what it’s like to live in licensed care homes, and that’s very important information to share,” Mackenzie said, adding that

survey questions focused on a range of areas from observations about food and staff responsiveness to social engagement and physician care.

The Advocate also released a summary document highlighting trends based on the data contained in the Directory.

Highlights include:

- Only 15% of facilities meet the provincial guideline of 3.36 hours of direct care per resident per day in 2016/17. This is an improvement over the previous year, when only
- 9% were meeting the guideline. Four percent of contracted facilities— compared to 33%
- of health authority owned and operated facilities— were funded to meet or exceed the guideline.
- Overall, 73% of residents reside in single-occupancy rooms; 87% of rooms in residential care are single-occupancy, 9% are double-occupancy and 4% are multi-bed rooms.
- There are some differences between facilities based on ownership type. Health authority owned and operated facilities, on average, have higher funded direct care

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Resident care facilities

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hours, higher rates of therapy, fewer single-occupancy rooms, more complex and physically-dependent residents, and fewer reportable incidents and substantiated complaints compared to contracted facilities.

- On average, almost half of all residents had a low sense of social engagement, (0-2 on the seven point Index of Social Engagement measurement tool).
- In 2016/17, there were 4,629 reportable incidents reported to Licensing Officers in B.C.

This is slightly higher than in 2015/16 (4,579). However, the rate of reportable incidents decreased from 17.5 incidents per 100 beds in 2015/16 to 17.4 incidents per 100 beds in

2016/17. Overall, the rate of reportable incidents was 24% higher in contracted facilities than in health authority owned and operated facilities.

- Between 2015/16 and 2016/17, substantiated complaints fell by 13%, from 207 to 181.
- In 2016/17, there were 1.6 substantiated complaints per 1,000 beds involving health authority owned and operated facilities, and 8.9 per 1,000 beds in contracted facilities. The “conversion rate” of complaints to substantiated complaints was 54% higher in contracted compared to health authority owned and operated facilities.
- Across B.C., 24% of residents were diagnosed with depression and 48% of residents were prescribed antidepressant medication, both of which are very similar to previous years. In 2016/17, 25% of residents

were prescribed antipsychotic medications without a diagnosis of psychosis, which is a 7% decrease from the previous year.

- Between October 2016 and September 2017, 8% of residents had daily physical restraints—an 11% decrease from the previous year.

Data on the average funded food costs per resident, per day were collected for the first time in 2016/17. The average funded food cost in B.C. in 2016/17 was \$8.00 per resident, per day. However, there was significant variation among facilities ranging from an overall low of \$4.92 to a high of \$18.44 per resident per day. Overall, 24% of facilities contract out food services, and 91% of facilities have food prepared on site.

The British Columbia Residential Care Quick Facts Directory can be viewed online on the Office of the Seniors Advocate’s website under the “Key Guides” section at www.seniorsadvocatebc.ca.



Esteban Gutiérrez, photographer and television producer, gave a presentation on the International Dental Clinic in Costa Rica offering special discounts for BCGREA members. www.dentalcostarivica.com. The dentist has 49 years of experience, accommodations available on site, gives lifetime warranty on dental work. If you pay by cash, he offers 10-per-cent discount and credit card payments are given five per cent.



Tom MacLean, vice-president of Sales & Marketing at Travel Agency Tribes discussed this Agency's services. Tribes is a marketing company that works with travel agencies throughout Canada and the U.S. It is a Travel

Affinity program which utilizes Facebook messenger function and chatbox. Its website is password protected; users will need a link to the website. He expects it will in operation in August/September 2018.

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Medoc Travel improved

Mark Costales and Lisa Hansen attended the directors' meeting on behalf of our partner, Johnson Inc.

Mark spoke about the express claim procedure. There have been some improvements to Medoc travel. The Johnson Scholarship is open to BCGREA members and their friends and family.

The benefits of the new system through Express Scripts Canada for Johnson's affinity clients include:

- Increased opportunities for savings to plan sponsors;
- Enhanced online opportunities resulting in quick and simple payment processing for members;
- Significantly improved member support tools to enhance member experience;
- Industry leading clinical programs designed to improve health outcomes;
- Modern technology and infrastructure that ensures customer claims are processed faster;
- Introduction of new clinical programs, such as Active Pharmacy to materially enhance cost containment.



Since our new system was implemented on March 18th, we have experienced technical issues during the transition, which have caused delays for some plan members.

Most providers (pharmacies, physios, chiro etc.) have updated their systems, however, some plan members may experience delays at some providers.

The codes for pharmacies are carrier 55 and BIN 610068

Johnson Inc. continues to keep in touch with the provider community (pharmacy, dental, physio,

etc.) while working through this transition.

Last week, additional communications were sent to all providers outlining the steps and information required for claims to be processed accurately.

Improvements to Medoc

- Days of travel in Canada do not accumulate towards trip days
- Trips within province of residence covered under Trip Cancellation benefit
- Flight Accident [\$100,000] and Accidental Death and Dismemberment (AD&D) [\$25,000] benefits added

BMW Quote Contest

Grand Prize: 2018 BMW 230 xi Coupe

January 1, 2018 to December 31, 2018

Two ways to enter: Request no-obligation quote for Home or MEDOC Travel; and existing Home and/or MEDOC travel policyholders can call to enter.

Johnson Scholarship Program

Fifty scholarships valued at \$1,000 to students attending a post-secondary educational institution in Canada in the fall of 2018. It is open to children and grandchildren of all BCGREA members.



Recruiting and retention key to survival

By Al Barclay

Eight of the 10 committee members met in Tsawwassen to continue working on strategies and recommendations.

The members agreed that they will plan to be available for a full-day meeting in conjunction with the Directors meeting or AGM if the agenda warrants devoting that amount of time.

The Public Service Pension Plan has scheduled additional *Approaching Retirement Workshops* this spring to explain recent changes to the Pension Plan.

This is a chance to inform potential new members about our organization and I've been happy to hear that many of our branches are taking advantage of the opportunity.

Quite a few branches have developed inserts with Branch specific information to put inside the *Join the BCGREA Today* pamphlets.

We should keep in mind that the agreement with the Pension Board only permits us to assist with the registration process and hand out informational brochures, but I believe most instructors make a positive reference to the BCGREA during their presentation.

During the winter, a sub-committee developed Job Guidelines for five of the standard Branch Executive positions - Chair, Vice-Chair,



Al Barclay

Secretary, Treasurer and Membership.

The committee reviewed and edited the draft guidelines and has forwarded them to the Directors and Finance Committee for approval.

Once they are approved, digital copies will be posted on the BCGREA website under the *Membership R&R* tab.

These Job Guidelines are intended to assist any branch that would like to refer to them or adapt them for use within their branch and may be helpful for encouraging new people to serve on the Branch executive.

The committee has also recommended setting up training sessions for the Treasurer and Membership positions the evening before the October 17, 2018 AGM.

We believe this will help to

ensure consistent data input and determine appropriate information reporting requirements, as well as allowing exchange of "best practices" among the participants.

We spent considerable time discussing what we can do to offer assistance to branches who are having difficulty.

The recent closure of the Kelowna Branch and reports of challenges from several other branches is very concerning.

The committee has the following suggestions:

- * Conduct a poll of Branch status to identify difficulties (or successes) they are encountering
- * Offer to attend adjacent branches to highlight opportunities identified by the R&R Committee
- * Share contact information about potential organizations to invite as guest speakers
- * Branch executives are encouraged to reach out to Provincial directors and other branches when they have difficulties
- * Going forward, we will need to develop an IT support mechanism to assist us with electronic recruitment and information storage and distribution
- * Cultivate direct working

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Recruiting and retention

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arrangement with BCGEU, PEA and other associations to get updated lists of potential retirees on an ongoing basis to encourage them to join the BCGREA. Ads in The Provincial, etc.

- * Cross component committee membership - Encourage agreement at the Provincial level between BCGEU, PEA & Management Exclusions and the BCGREA to have relationships developed and strengthened

All members should be aware that the best way to encourage new people to join is to inform them of the benefits of becoming a member and invite them to come to one of the Branch meetings.

After a career in government, some people don't want to attend meetings in their retirement - that is fine also.

For those people, we want to emphasize the importance of being a member of an organization whose **primary goal is to obtain benefits for our members and strive to prevent erosion of these benefits.**

Our members should become or continue to be advocates for the BCGREA and actively seek out new members so we can retain our mandate to speak for all Pension Plan retirees.



There have been amendments to the Societies Act requiring our Association to make certain changes. General Counsel Albert Peeling spoke on this subject and confirmed he would be willing to handle this matter. In addition, he asked that the Directors be asked to approve a resolution appointing him and to store corporate records separate and apart from BCGREA Minutes. This was taken to the Directors' meeting and a Resolution was Moved, Seconded and Carried.



Terry Burgess and Tom MacLean of Travel Agency Tribes



British Columbia

Abbotsford

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V2S 3N3 Abbotsford

Ashcroft

310B Railway Avenue
V0K 1A0 Ashcroft

Burnaby Cameron

255-9600 Cameron Street
V3J 7N3 Burnaby

Burnaby Hastings

4121 Hastings Street
V5C 2J3 Burnaby

Chilliwack

45966 Yale Road
V2P 2M3 Chilliwack

Forbes Goldstream

Forbes Pharmacy | 755 Goldstream
Avenue
V9B 0H9 Victoria

Kamloops Downtown

208-321 Nicola Street
V2C 6G6 Kamloops

Kamloops North Shore

Northhills Centre | 700 Tranquille Road
V2B 3H9 Kamloops

Kelowna

Orchard Plaza | 1876 Cooper Road
V1Y 9N6 Kelowna

Ladner

5074 48 Avenue
V4K 1V8 Delta

Langley

20654 Fraser Highway
V3A 4G5 Langley

Nanaimo

Woodgrove Centre | 6631 Island Highway
North
V9T 4T7 Nanaimo

North Vancouver

1803 Lonsdale Ave
V7M 2J8 North Vancouver

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15th Avenue
V2L 3X3 Prince George

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V0E 2S0 Revelstoke

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201-2537 Beacon Avenue
V8L 1Y3 Sidney

Sorrento

1257 Trans Canada Highway
V0E 2W0 Sorrento

Vanderhoof

188 East Stewart
V0J 3A0 Vanderhoof

Vernon

Discovery Plaza | 3100 - 35th Street
V1T 9H4 Vernon

Victoria - Hillside Centre

Hillside Centre | 1644 Hillside Avenue
V8T 2C5 Victoria

Victoria - Saanich

Saanich Plaza | 3560 Blanshard Street
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