



The

P E N

**YOUR
NEWSLETTER**

SUMMER 2024

**KEEPING
OUR
MEMBERS
INFORMED**



**BC Government
Retired Employees
Association**

www.bcgrea.ca

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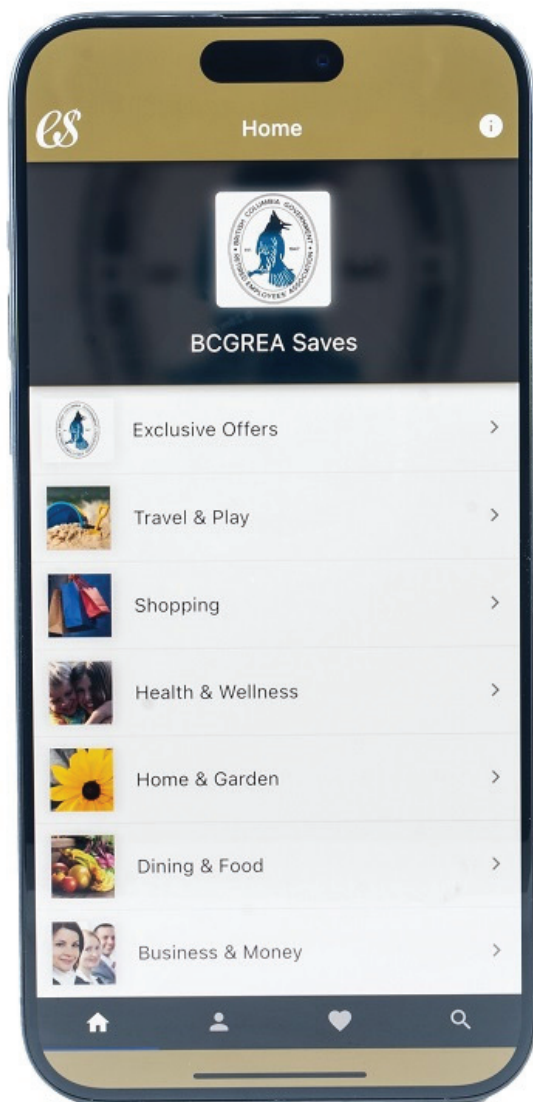


ENDLESS
SAVINGS
& MORE

Save on Everyday Purchases



Discounts on Your Smart Phone for BCGREA Members



Download the BCGREA version of the ESM App to save on everyday purchases from hundreds of businesses including national chain retailers, service and travel providers.

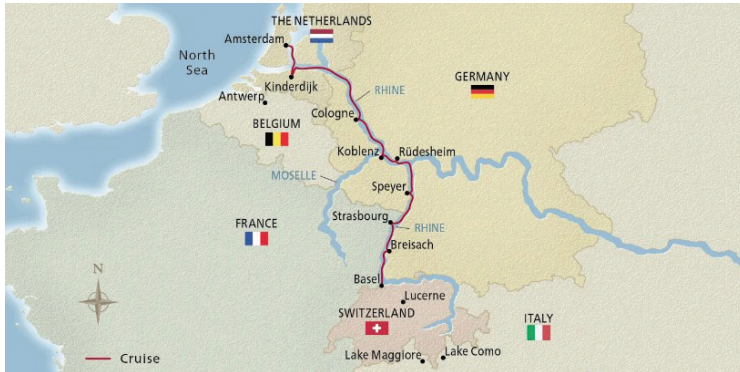
To get the ESM App, go to your app store (Google or Apple). When you first download the ESM App, you will be asked for the "organization code" for BCGREA. It's: `bcgrea`

For complete details, view the [BCGREA Welcome Letter](#)

GROUP TRAVEL DISCOUNTS THROUGH TRIP MERCHANT



With your BCGREA membership benefits, travel just got easier. The BC-based travel agency Trip Merchant specializes in group travel. In addition to \$125 off trips for being a BCGREA member, Trip Merchant offers more travel discounts if you gather a group of travellers - sometimes as little as 10!



Christmas Rhine Getaway in November

Imagine experiencing the European Christmas Markets without the burden of December's premium prices. Most markets open the week of November 23, and Viking's Rhine Getaway from Basel to Amsterdam departs on November 26. This same cruise, marketed in December as Christmas on the Rhine, costs over \$2,000 more per person! By departing one week earlier, you can enjoy significant savings, making this a truly exciting opportunity.

For trip information, visit <https://bcgreatripmerchant.ca> (password= BCGREATM18) or call 1-800-481-9739. Remember to mention that you are a BCGREA member.



Front Cover: Helmcken Falls is a 141 m (463 ft) waterfall on the Murtle River within Wells Gray Provincial Park.

The PEN Summer 2024 edition

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official

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BCGREA – PROVINCIAL OFFICE

Contact: Jodine Ducs
PO Box 26067, West Kelowna RPO
West Kelowna, BC V4T 2G3
Tel 250-751-8814
E-mail: info@bcgreaca

Communications Committee

Editorial Team
Patrick Harkness
Bill Myers
Laura Lam
Tammy Welch

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BCGREA Provincial Office

PO Box 26067, West Kelowna RPO
West Kelowna, BC V4T 2G3
Tel: 1-250-751-8814
Email: info@bcgreaca

State of the Association – Spring 2024

Our association's stability is a testament to our members' commitment. Our financial health is sound, with our dues covering our expenses and our investments in new technology paying off. Our focus on member engagement and timely notifications has been a success, with a high email open rate and well-received online polls and electronically broadcast meetings. These achievements reflect our adaptability and inclusivity as a member-run organization.

However, we face challenges. I want to assure you that we are aware of them, and I am commenting on two: 1) pension security and funding and 2) how we function at the local level.



Brian Green

1) Pension Plan Investments

Recent reports about Canada's major CEOs wanting to access public pension funds to fund their companies have raised concerns. This was translated into a federal budget commitment to look at infrastructure funding by public pension plans through a committee led by Stephen Poloz, a former head of the Bank of Canada.

Mr. Poloz requested input from the major pension plans. While this might appear esoteric or even good, it could have a significant impact on your pension and others to come. Seventy-five percent of your pension is determined by the investment returns accomplished through the BC Investment Authority (BCI). The plan

mandate and BCI are to act in the members' best interest in a fiduciary manner.

BCI and our trustees subscribe to sound environmental, governance, and sustainability (ESG) criteria but are free to invest where and how they wish. While infrastructure investments may be appropriate, I believe we need to ensure that the focus remains on the best interests of the plan members. Too often, politicians have seen public pension plans as a pot of gold. Given the track record of government investment decisions from BRIC shares to the Working Opportunity Funds, I have little comfort in either the government being involved in the process or private corporations looking for an easy funding source.

Given the results that have been achieved, our pension fund investments need to continue "as is" since these were established in the joint trust agreement that govern the plan. I will correspond with the federal and provincial governments and hope to build partnerships with our sister public sector retiree associations – College, Municipal, and Teachers to build a common front. Some may question the value of doing this. My reply is this; we are a demographic that votes. Hopefully, our voice will be heard.

2) How We Deliver Services to Members

Our members come from over 80 separate employers in addition to the direct public service. We represent workers from all sectors, from administrative staff to former ministers and ferry workers to foresters - to name a few. Historically, clusters of workers in various locations were often the catalysts to establish a local branch and lead them.

The workforce has fundamentally changed, as have employers. Many services have devolved out of government or no longer exist due to technology. A person retiring now at 60 experienced cellphones, computers, and ATMs being adopted as they entered the workforce and video conferencing and internet collaboration as the norm as they exited. Their life experiences are profoundly different from those of the previous generation.

Trying to find commonalities in our membership is challenging. Based on our membership survey and email statistics, we know that people want and value our advocacy role and presence on the Board of Trustees, and they appreciate email updates and [The PEN](#). A significant component takes advantage of our affinity discount programs, particularly for travel insurance. There is a core group that is interested in general seniors' advocacy. These are our virtual groupings, so to speak.

Our in-person presence is through our branches and our annual general meeting for delegates and directors. A solid core of members support these functions and believe in the importance of social connections. A significant portion of our funds and programs are focused on branches. However, like most volunteer organizations, there are big challenges. We are not currently advertising on Facebook for members like the Royal Canadian Legion, but half our branches are wondering if they can remain viable in the next five years.

Getting people to serve on local executives is increasingly difficult, and meetings are becoming more difficult to arrange with attendance generally static. Given these concerns several questions need addressing. They include :

- What can we do to foster and sustain local in-person connections?
- Is the branch model the best or only way to do this?
- Should we consider supporting Facebook or Meetup groups as a supplement or alternative?
- Would "broadcasting" local meetings increase attendance?
- Is YouTube a better format to use for presentations?
- Should we return to the membership with an updated survey of needs and wants given the membership increase?
- Are there other suggestions to help build commonalities or foster engagement?

I anticipate that you may see more about this in upcoming emails. As always, I invite your comments, suggestions, and offers of help.

I can be reached at president@bcgre.ca. Please enjoy your spring and summer, and stay safe and well.

Brian Green, President



Membership Types

by Al Barclay



At the Extraordinary General Meeting (EGM) held on April 26, 2023, the Associate Member category was discussed. The current bylaws prohibit members who receive their pension from a BC pension other than the Public Service Pension Plan (PSPP) from voting or holding office.

Following considerable discussion, a small working group of Al Barclay (400), Lawrence Johnson (600), Bonnie Billington (800), Larry Martin (900), and George Bowden (1200) was formed to explore issues that were raised. The topic being discussed was to consider eliminating our Associate Member category and incorporating those members fully into the BCGREA.

The committee's resolution will be presented at the upcoming AGM on October 16, 2024, which will require a change to the bylaws. The resolution will make the following changes:

1. It will eliminate the current categories listed in the bylaws.
2. It will allow any person receiving a pension from a plan administered by the BC Pension Corporation (BCPC) and/or their spouse to become a BCGREA member.
3. Surviving partners of a person who received a pension from the BCPC will be eligible to continue their membership.
4. Members who have rendered distinguished service to the BCGREA can be nominated and approved as an Honoured Member.

5. Members who joined twenty (20) or more years ago can be nominated and approved as a Life Member.
6. The right to vote shall be vested in members.

It should be noted that this proposed resolution was not unanimously recommended by the committee. The provision to allow new members from other than the Public Service Pension Plan was a point of disagreement.

Affinity Partner Potential Savings

After a two-year discount expired for my internet service, my monthly Telus bill increased over \$50 per month. An internet search of plans allowed me to reduce my monthly bills by \$43. This experience taught me the importance of regularly checking rates.

BCGREA affinity partners offer savings for various products or services. They are all listed on our website by visiting <https://bcgre.ca/members-benefits/>



Endless Savings and More (ESM) recently announced several exclusive offers for BCGREA members through Telus and Bell Canada. To access these savings, you simply download the ESM App to your smartphone. Instructions are found under "Members" on the BCGREA website.

We encourage members to check their affinity partners' offers for monthly services such as phone, internet, and TV. There may be significant savings available.

by [Al Barclay](#)

The makeup of the BCGREA is changing as a higher percentage of members work for non-governmental employers. Some of the present Public Service Pension Plan enrolment is shown in the table below.

Employer's Name	Active Members	%
BC Public Service Agency	39,902	52.25%
Coast Mountain Bus Company Ltd.	5,866	7.68%
British Columbia Ferries Services Inc.	5,087	6.66%
Emergency Health Services Commission	4,913	6.43%
Liquor Distribution Branch	4,454	5.83%
British Columbia Transit	1,300	1.70%
British Columbia Rapid Transit Company Ltd.	1,298	1.70%
British Columbia Housing Management Commission	1,143	1.50%
South Coast British Columbia Transportation Authority	900	1.18%
British Columbia Assessment Authority	794	1.04%
British Columbia Investment Management Corporation	769	1.01%
Broadmead Care Society	634	0.83%
67,060		

While we are reaching out to human resources departments at a number of employers, it would be helpful if you, the general membership, encouraged others to join our association.

The “Join the BCGREA Today” pamphlet has been reprinted and is included in this edition of [The PEN](#). Please give your copy to potential members or pass along the whole magazine once you have finished reading it.

NOTE: All persons who receive a Public Service Pension, and their partners, are eligible to join.

Simple and Secure Dues Payment with DCO

In 2017, all retirees who received their pension from the BC Public Service Pension Plan and joined the BCGREA were required to sign up for automatic dues deductions or ‘dues check off’ (DCO). This change was enacted to reduce costs and volunteer time spent collecting “cash-pay” dues at the branch level.

Those who joined before 2017, are allowed to remain in a cash pay status.

Branches, however, incur banking transfer and mailing costs when processing cash-pay renewals. Some branches forgo trying to collect dues from their cash-pay members. This is unfair to the remaining members who pay their dues.

Simplify Your Dues Payment

The DCO system is a secure and cost-effective way to collect membership dues. All deductions are made by the BC Public Service Pension Plan (PSPP) during the normal pension payment process. The BCGREA does not have access to member’s personal banking details.

The BCGREA forwards the PSPP a list of individual member’s ID numbers, and the amount to deduct from the individual’s February pension cheque. The PSPP sends a single payment to our BCGREA Provincial Treasurer.

To enrol for DCO, contact your Branch Membership Chair or Central Support at info@bcgre.ca. The year you convert to DCO, your dues will be free. If you have already paid for this year’s dues, we will delay your first payment for an additional year.

55+ BC Games

The 2024 55+ BC Games will be held in Salmon Arm from September 10-14. This annual sporting event for residents of British Columbia aged 55 years and over will be held at the Salmon Arm Fair Grounds. Participants from all 12 zones within the province will compete in 23 sports.

Hike to Sooke by Dale Chandler

Branch 2700 began organizing walks for members and guests in 2023. The first walk was to Iron Mine Bay. Over the summer, we set a goal to walk all the way to Sooke on the Galloping Goose Trail, 3km at a time.

The Galloping Goose Regional Trail, formerly a railway line, was named for the old railway which carried passengers between Victoria and Sooke. Paved in Victoria, the trail turns into a gravel path traversing through fields and forests. Depending on individual's walking speed, we break into smaller groups for parts of the walk.



The first leg to Sooke began at Atkins Road. Along the trail we spotted numerous fruit-laden trees in need of a good picking. The next section started from the Park and Ride at Juan De Fuca with a second group, seeking a shorter walk, leaving from the parking lot across from Royal Roads.

The most recent leg was from Luxton Road out to Glen Forrest Road then back to our cars. As for a bit of excitement, near Hatley Park Cemetery (a fairly suburban area) a bear crossed the path about 15m behind the group!

We would love more members to join us. It is a great chance to see the beautiful area and an opportunity to get to know fellow BCGREA members. Our plan is to keep going until we get to Sooke, in about four or five more legs. Then we'll celebrate.

It might take a while, but we're walking to Sooke!



by M. Schilling

After the new executive was elected in spring 2023, Open House Events were organized for spring 2024 for the 167 members and the executive to meet and learn about members' interests and expectations.



Government employees within five years of retirement were invited to open houses in 100 Mile House, Williams Lake, and Quesnel. The event was scheduled at zero cost conference rooms equipped with TV monitors, tables, chairs, and free public parking.

Open Houses Target Soon-to-be Government Retirees

The branch presentation explained the BCGREA, the Public Service Pension Plan, and member benefits. Handouts, door prizes, and Tim Hortons coffee & donuts were provided.

Participants were asked to complete the following seven questions:

1. How did the participant learn about the event?
2. What type of social events are of interest?
3. Is the participant interested in estate planning?
4. Is the participant interested in volunteering?
5. Does the participant want information on their pension plan, Hearing Life, or other affinity partners, and would they like to receive Branch 1700 newsletter?
6. Is the participant interested in BCGREA merchandise?
7. Any other suggestions?

What We Learned

1. Event Planning & Advertising
The advance event planning and advertising was effective.
2. Participants
In total, 15 member retirees, 6 executive member retirees and 18-22 future retirees attended. No retirees were signed up at the event, however two members signed up for the annual DCO payment.
3. Speakers
Williams Lake and Quesnel Seniors Centers speakers were informative and inspiring. Themes included health, wellness, isolation prevention, low-cost socialization facilities, cost of living, medication and blue bottle program.
4. Handouts & Branch Presentations
Material was relevant and led to discussions on the dental benefit/federal program, senior health and wellness, along with BCGREA opportunities to work with local seniors groups, COSCO and SeniorsBC.
5. Survey Results
Attendees are interested in social events such as local coffee meetups, visiting heritage/cultural events, and several may volunteer. There was some interest in estate planning and BCGREA merchandise.
6. BC +55 Games
No interest from attendees.
7. Cost
For the three events, expenses for travel, prizes, materials, and snacks totalled \$1,000.

Branch 1700 executive are following up with potential volunteers, developing a social events strategy with accompanying budget, and have a variety of new information topics to include in their June newsletter. Online branch meetings are being explored.

JOE WITIUK – ANOTHER CENTENARIAN

by **Bonnie Billington**

Joe Witiuk was born in Winnipeg, Manitoba during 1924. After serving in the Canadian Army during the Second World War, Joe married Louise - the love of his life. They moved to BC in 1953, eventually settling in Port Coquitlam in 1955 when Joe worked for the Department of Highways. During this time, they raised three children while participating in many activities, including golf and square dancing, which took them to events nationwide and abroad.

On retirement, Joe became a member of Branch 800 in 1987, achieving Life Membership status in 2006. After Louise passed away in 2011, Joe has stayed active, enjoys six grandchildren and nine great-grandchildren, and maintains his lifelong passion for gardening and preserving home-grown produce. His motto for longevity is, "The more you walk, the longer you live!"

At its May 2024, general meeting, Branch 800 honoured Joe Witiuk's 100th birthday. While it was a blustery, rainy day, many joined, including BCGREA president Brian Green.



Brian Green and Joe Witiuk

by **George Bowden**

From email addresses to identities, our private data is increasingly under attack. Protecting our private information is up to us.



The BCGREA is forming a committee to review our data management. If you have skills relevant to protecting private data and would like to give about a dozen hours to this committee, please email

1stvicepresident@bcgre.ca



Belairdirect Wildfire Protection Plan

For the 2024 wildfire season, Belairdirect eligible customers in British Columbia and Alberta are provided added protection when it is needed most through Wildfire Defense Systems. The service is automatically included with all eligible property policies at no additional cost.

If you have any questions, email wildfireprotection.belair@belairdirect.com or call 1-833-316-3824.

For more information about this service, visit <https://belairdirect.com/wildfireprotection>

by [Benita Antonio](#)

Have you been frustrated processing your health and dental claims? Have you encountered roadblocks and given up after your claim was rejected? I have!

I'm sharing my experience to encourage others to write about theirs for our newsletter so we can better navigate our benefit plans.

My Dental Claim Went Wrong

In December 2023, I fractured my front teeth in a fall. I required multiple root canals and apexification, a dental treatment to close an open tooth root to prevent infection. Apexification is used in younger patients but is standard practice for adults experiencing dental trauma. Greenshield, which identifies this procedure in its fee guide as a benefit, would not cover it.

My first claim was rejected due to age restriction. Their rationale was that the formation of roots is complete by age 17, so anyone over 18 is ineligible for the procedure. However, the fee guide clearly states that it is covered, and no age restriction is mentioned.

I contacted Greenshield for their rationale proof. I was advised that "our administrative guideline is not to pay for apexification for plan members 18 years or older". Since it was an administrative guideline, it was not stated in the benefit booklet.

After three subsequent emails and rejections, they suggested their dental committee review the claim if my

endodontist wrote a letter outlining the treatment rationale and provided supporting documentation such as pre- and post-procedure X-rays. My endodontist happily obliged, and in February 2024, Greenshield approved partial treatment costs. Greenshield has a low ceiling on this procedure payment, so the reimbursement was under 50 % of the total cost. But heck, something is better than nothing!

What I Learned

- 1) Greenshield's administrative guidelines are not transparent and take precedence over fee benefits. Therefore, what is written in the fee booklet is not necessarily true.
- 2) Supply supporting documentation with your claim. Be persistent and demand more details if your claim is rejected.
- 3) Ongoing correspondence with the online customer service produces multiple claims and automatically elicits another rejection notice (very frustrating), even when your claim may be in the review process.
- 4) Seniors are more at risk of falling, yet dental injuries are not quickly processed with our current dental plan.

Share Your Experiences in The PEN

Highlighting the gaps in our dental and health insurance plans can help us advocate for changes in our benefits. I have raised this dental issue with [Brian Green](#), our provincial BCGREA president, and it will be taken to the Board of Trustees, who negotiate our insurance plan.

MEMBER SERVICES



SIMPLY CONNECT

(NPF Affiliate)

Contact: 1-888-281-8212

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Contact: 877-514-2723

Email: Chris@ESMobileApp.com

Website: www.esmobileapp.com



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TIRES 2 GO MOBILE TIRE SHOP

Contact: 1-604-217-9514

Offer Code: BCGREA Member

Website: <https://tires2gomobile.com>

TRIP MERCHANT

Contact: 1-800-481-9739

Website: <https://bcgre.tripmerchant.ca/>

Password: BCGREATM18

RETURN UNDELIVERABLE ITEMS TO:

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

**PO Box 26067, West Kelowna RPO
West Kelowna, BC V4T 2G3**

