

# NATIONAL ASSOCIATION OF FEDERAL RETIREES (FSNA)

## Vancouver Island North Branch

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NATIONAL ASSOCIATION OF FEDERAL RETIREES | ASSOCIATION NATIONALE DES RETRAITÉS FÉDÉRAUX



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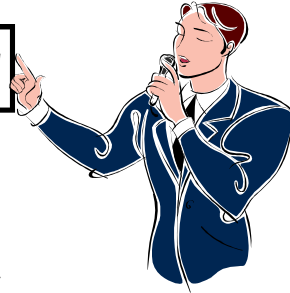
Representing retired employees and spouses from the Public Service of Canada, the Canadian Forces and the Royal Canadian Mounted Police

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## PRESIDENT'S MESSAGE

The happening's at our National office over the last several months has been, to say the least, interesting. Our National Executive Director, Francis Bowkett, served notice that he would be retiring following our next National Congress in June, our National president then struck a "search committee" for a replacement E.D. The president and the N.B.O.D. set out guidelines which would guide the committee in their search.



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Subsequent to this committee being struck the National President decided that he would put his name in the ring for the position, this action created quite a stir within the ranks of the B.O.D and many of the Branch Presidents who perceived this action to be a direct conflict of interest as he was a member of the search committee, consequently on the 3rd. May the president took a leave of absence from the board, this was followed by a vote of non-confidence in the President who then tendered his resignation effective April 16th. Which was accepted by the Board who then appointed Stan Hrabarchuk 1st. National V.Pres. To be the interim president until the congress in June. Hopefully by the time the Congress rolls around in June things will return to normal and sanity will prevail.

The Branch presidents on Vancouver Island will be meeting on May 25th. To attempt to reach a unanimous approach on how to deal with the various resolutions that will be presented to the Congress, this meeting will be chaired by our outstanding Regional Services Officer who has served the Island Branches well since his election to office.

Hope to see many of you out for our luncheon meeting June 10th.

Bill McSeveney, Branch President

## MEETING DATES

June 10 2009  
September 16 2009  
December 09 2009

## Membership Renewals 2009

Members who renew by cheque or cash are reminded that they should renew prior to 30 June. Renewals are \$15 associate, 34.20 for singles and 44.40 for doubles. Renewals can be sent to box 1420, Comox or directly to the Treasurer If you do not intend to renew, please inform the Treasurer so that he can stop sending reminders. T F Dandeno



## From the Editor's Desk

I hope this finds you all enjoying the renewal of spring. The theme of this edition is the coverage of the Public Service Health Care Plan when members are traveling outside of British Columbia. The Health Benefits Officer has provided an extensive article which you will find on pages 4 to 7. Page 8 has useful contact numbers. The article below gives information on an alternative for folks with no transportation to our quarterly luncheon meetings. I hope you enjoy this edition.

Kevin Weighill - Editor

### Driving Miss Daisy

Many of our telephoners have encountered members during their phone calls who indicate that they would like to attend our quarterly luncheon meetings but have transportation problems. We may now have in the Comox Valley a possible solution to this problem.

"Driving Miss Daisy" is a franchised specialised seniors transportation option operated by Dave Owen. Actually, it is much more than simple transportation: Dave offers personalized assistance with wheel chairs, walkers etc. and caters to a full range of requirements from medical/dental appointments, adult day programmes, shopping/beauty salons, and airport service right through to vacation or social event accompaniment. In short, just about anything you might need.

This might solve the problem noted at the outset for those who need the service. Please note also that VAC Health Identification Cards are accepted.

For further details and costs contact Dave at 250 650 2010 or website [www.drivingmissdaisy.net](http://www.drivingmissdaisy.net) or email [daveo@drivingmissdaisy.net](mailto:daveo@drivingmissdaisy.net)

This service is presented by FSNA purely for informative purposes and carries no endorsements

#### FSNA NORTH ISLAND EXECUTIVE

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John Challender		339-4068	johnpegc@telus.net
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## Hello Phoners!

### Members on the phone committee please remember.....

If you're going to be out of town prior to a general meeting and you're unable to phone the people on your list, please phone Paddy O'Blenis (Tel.- 250-338-2318), so that she can re-assign those names to another phone committee member. It is important that members know about upcoming general meetings, and it is important that we know whether or not they intend to come.



### Luncheon News June 2009

The dates for the next Luncheon/Meetings for 2009 are the following **Wednesdays**:

#### **June 10, September 16 (Third week) and December 09, 2009**

The June FSNA Luncheon promises to be interesting and to go along with that we are having a wonderful Roast Beef /Yorkshire Pudding lunch with all the trimmings. For those who prefer a Vegetarian slant there will be Vegetable Lasagna and plenty of salads. I hear that pie will be available for dessert.

A reminder that the luncheon cost is **\$15.00 per person**. This includes the hot and cold Chef's Buffet with dessert, tea, coffee, the room rental, gratuity and tax. It will be payable at the door. The doors open at 11:00 a.m. for the meet and greet.

The attendance at the March meeting was down this year, due to snowbirds still away in warmer climates, the economy and sickness. We had 21 no-shows (**\$315.00**) and a good number of people that phoned at the last minute to cancel because of illness. Our contract with the Best Western Hotel states that we have to give a guaranteed number by 10 a.m. Monday, the week of the Luncheon. As of now, if you have reserved and you cannot make it, **you must** cancel no later that Sunday evening or you will be billed for your lunch.

Tickets for the **Christmas Luncheon** will be sold in advance again this year. The tickets will be available at the **June and September** meetings and after that the tickets will be available from the Executive until **November 30** with refunds available until Dec. 2. Please buy your Christmas tickets early, as we can accommodate no more than 210 members (1 room only). The cost for the tickets is \$15.00 per person. Tickets will be available by calling Cecile & Bill Turnbull @ 250-338-1857 or Barb Schneider @ 250-703-2504. Please remember that no tickets will be sold at the door for the Christmas Luncheon. Hope to see everyone at the June meeting. Barb Schneider - Programs

### MEMBERSHIP UP-DATE

#### Do we have the correct information on you as a member?

It is important to us and to you that our records are up to date. If the label on this newsletter has your INITIALS instead of your given name, we may not have all the information we need to ensure that you get all the updates from your branch or National Office.

Please fill in the following and send it to us (address on Page 1).

Surname ..... Given names:.....

Mailing address: .....

City/town ..... Postal Code ..... Phone .....

Pension is from: CF .... PS .... RCMP .... Other ..... I receive a survivor's benefit Yes..... No .....

**It is important to let the branch know of any changes in the above information**

### **A Reminder.**

If you agree to attend a General Meeting Luncheon and subsequently change your mind, you must inform Barbara Schneider at (250) 703-2504. If you don't .....**you will be billed for the cost of the meal !!!**

#### HEALTH INSURANCE NOTES FROM YOUR HBOs

##### **MEDICAL CARE OUTSIDE BC**

To paraphrase information taken from the *Health Insurance BC* website (<http://www.health.gov.bc.ca/insurance/>), if you are eligible for coverage while temporarily absent from BC, the *Medical Services Plan* (MSP) will help pay for unexpected medical services you receive anywhere in the world, provided the services are:

- ◆ medically required
- ◆ rendered by a licensed physician
- ◆ normally insured by MSP

Reimbursement will not exceed the amount payable had the same services been performed in BC.

Bear in mind that, outside the province:

- ◆ MSP does not cover the services of health care providers other than physicians
- ◆ *PharmaCare* does not provide coverage for prescription drugs or medical supplies
- ◆ the Ministry of Health does not subsidize fees charged for ambulance service

##### **Out of Province**

Most physicians in other Canadian provinces and territories (except Québec) will bill their own provincial health plan for services provided. The provinces then recover the costs monthly from each other. When travelling in Québec or outside of Canada, you will probably be required to pay for your medical services and seek reimbursement later.

The BC Government says, “residents are strongly advised to purchase additional health insurance when travelling to other Canadian provinces to cover the cost of services not included in the reciprocal agreement between provinces”. This is an example of where PSHCP Emergency Travel Assistance could come into play.

##### **Out of Country**

Again, to cite the BC Government: “The cost of medical care outside Canada can be much higher than the amounts payable by MSP and extended health care plans. For complete protection, additional medical insurance should be purchased from a private insurance company, even if you only plan to leave the country for a day.” Of course, as an FSNA member, you have the advantage of being able to obtain supplementary MEDOC coverage at reasonable cost.

##### **Claim Processes**

If you have no supplementary coverage such as PSHCP or MEDOC and you receive medical services outside Canada (or in some instances outside BC), you will need to claim reimbursement from MSP using an Out of Country Claim Form. The form is available via the web site shown in the opening paragraph.

You can talk to the **Out of Country Claims Section** by calling BC MSP. (See Contact Numbers following this article)

If you have PSHCP coverage only, then you are to call **World Access** in the event of a medical emergency. If you have supplementary MEDOC coverage, then you are to call **Global Excel** before receiving treatment or as soon as possible thereafter. (See Contact Numbers) Have available your MEDOC, PSHCP and BC Care Card numbers.

### **Temporary Absence from British Columbia**

The *Health Insurance BC* site says, “residents who spend part of every year outside BC must be physically present in Canada at least six months in a calendar year and continue to maintain their home in BC in order to retain BC MSP coverage”. We queried this with the enrolment specialists at BC MSP and confirmed that the statement should read: “present in BC at least six months”.

They go on to say that “you may be eligible to receive coverage for up to 24 months during a temporary absence from BC. Approval is limited to once in five years for absences that exceed six months in a calendar year”.

“When you stay outside BC longer than the period for which you are entitled to coverage, you will be required to fulfill a waiting period upon return to the province before coverage can be renewed.”

### **The 40-Day Rule**

From the foregoing section, you can see that you will not lose BC MSP coverage as long as your travel outside BC does not exceed six months (24 months if you have requested and had approved a coverage extension).

The 40-day maximum applies to the Emergency Travel Assistance feature of the PSHCP, which provides up to \$500,000 for medical emergencies when you are outside BC. The MEDOC Base Plan increases that coverage to \$5,000,000. Because Base Plan coverage is linked to PSHCP coverage, it too has a 40-day limit. The 40-day period begins when you leave BC, not when you leave Canada.

If you heed the BC Government’s advice about obtaining additional insurance coverage for trips outside BC, you need to be aware of this limitation. Note that MEDOC Supplemental Plans are available for absences of up to 182 days. This coverage is not inexpensive but then neither is the cost of health care in some other countries.

## **TOO MUCH INSURANCE?**

### **Multiple Health Plans**

From time-to-time we get questions from folks who are eligible for coverage under the PSHCP but are covered by some other plan like Pacific Blue Cross. Should they keep or drop their PSHCP coverage? Similarly, when a couple are both federal retirees, the question arises as to whether both should maintain PSHCP coverage and, if so, in what combination of single and family plans.

There is no “one size fits all” answer to this dilemma but there is a singular solution: perform a cost-benefit analysis based on anticipated medical expenses. Because most plans have a deductible and only pay a portion of actual costs, the question becomes whether there is merit in having a second plan to cover what the first one doesn’t.

Let’s say that the pensioner has gone to work for a provincial agency or private company that pays for its employees’ Blue Cross coverage. In this instance, you’re simply looking at whether the 20% typically not paid by Blue Cross will justify the cost of maintaining PSHCP coverage.

When we compare single vs dual PSHCP coverage, the results we get depend upon the total annual claim and how it's shared between spouses. We can say that, if the costs are fairly evenly spread and the annual claim exceeds about \$2,500, then there may be a slight advantage in having one single and one family plan. If one spouse has more than half of the claims and that spouse is the one with the single plan, the payback is better. Otherwise, a single-family plan looks to be the most cost-effective. Either way, any differences are relatively small. We can definitely say that dual single or dual family plans make little sense.

Note that the PSHCP contains a catastrophic drug cost feature that pays 100% of drug costs if annual claims exceed \$3,000. Note too that *BC Fair Pharmacare* may kick in when costs get into this range. For example, if two spouses each had net incomes of \$40,000, their household *Pharmacare* deductible would be \$2,500. Between that and \$3,350, *Pharmacare* would pay 70% of prescription drug costs. Beyond \$3,350, 100% would be paid by the plan.

By way of a footnote, if you ever elect to end your PSHCP coverage for a while, you can opt back in but coverage will only begin after a three-month waiting period. If you ever opt out of the PDSP (Dental Plan), that is forever – you cannot rejoin.

### **Hospital Level I, II or III?**

Under the “old” GSMIP, Level II coverage was linked to semi-private hospital accommodation and Level III to private accommodation. The PSHCP levels are dollar maximums that the Plan will pay towards the cost of something better than standard ward accommodation.

The realities today are that (a) hospital stays tend to be infrequent and short; and that (b) the choice of accommodation may be limited. This leads to the thought that carrying more than Level I coverage may not be cost-effective. Here's a simple example.

At 2009 rates, the annual difference between Level II and Level I coverage for a family is just under \$200. Over a five-year period, that becomes almost \$1,000. If one person were hospitalized once over that five-year period for, say, a couple of days, would it cost that much to opt for a semi-private room if one were available?

## **THINGS THAT AREN'T COVERED**

### **Home Renovations**

This is a tough one. Let's say that you are increasingly experiencing mobility difficulties and want to make some home renovations to reduce falling hazards. The example we were asked about was replacing a bathtub enclosure with a shower stall. It turns out that health insurance plans like the PSHCP specifically exclude home renovations (as opposed to adding grab bars, lifts and so on). There seem to be a number of agencies, including the BC Ministry of Housing, that may help with adding equipment. The only program we were able to find specifically aimed at renovations is one administered by CMHC but its household annual income cut-off is \$22,500.

Of course, if you are a veteran, things are different. Veterans' Affairs Canada may offer significant assistance to veterans with disabilities.

### **Osteoarthritis Injection Kits**

The following injectable treatments to reduce suffering from osteoarthritis of the knee, packaged as pre-loaded syringes, are not covered by the PSHCP because they are classified by Health Canada as “devices”:

<b>Name</b>	<b>DIN Number</b>
Orthovisc	11088674
Neovisc	11285114
Hyalgan	11721886
Synvisc	00962325

Moreover, these devices are not on the list of treatments recognized by Health Insurance BC.

### **MAINTAINING HEALTH INSURANCE COVERAGE**

We know we’ve said this before but the matter bears repeating. The surviving spouse of a pensioner who passes away has a lot to do at a time of great stress. Among other things, pension offices must be contacted. Federal pension administrators should send out application forms for PSHCP, PDSP and BC MSP Group enrolment as well as income tax deduction forms. If for some reason that doesn’t happen, contact the pension office right away.

Basically what happens is that all of the payments formerly deducted and paid “at source” will stop. This includes PSHCP, PDSP and BC MSP premiums as well as FSNA membership if it was being paid for that way. The latter has implications for MEDOC coverage if you have it.

So it falls to the survivor to reinstate these things in his or her own right as a single participant. This is no big deal but it has to be done. The contact points for dealing with these matters are:

PSHCP, PDSP and BC MSP payments – the relevant pension administration

MEDOC coverage – Johnson Insurance

FSNA membership – your local Branch Executive

For contact numbers, see the list following this article or the Branch Executive list on the first page of this newsletter.

Bill Turnbull  
HBO  
250-338-1857

Doug Dunsmore  
Assistant HBO  
250-339-0653

## Useful Contact Numbers

### Veterans

Veterans Affairs Canada (Charlottetown) 1-866-522-2122  
Veterans' Ombudsman 1-877-330 4343

#### Insurance

BC Medical Services Plan (Victoria) 1-800-663-7100  
PSHCP and PDSP (Ottawa --- Sun Life) 1-888-757-7427  
PSHCP World Access (Canada & USA) 1-800-667-2883  
PSHCP World Access (International -- Collect) 1-519-742-1342  
Medoc (Johnson National) 1-866-799-0000  
Medoc (Johnson BC) 1-888-412-8822  
Medoc Global Excel (Canada & USA) 1-800-709-3420  
Medoc Global Excel (International – Collect) 1-819-566-1002  
Long Term Care Enquiries (Johnson) 1-877-582-7526  
Long Term Care Claims - Sun Life USA 1-888-564-3179  
SISIP 1-800-267-6681

#### Pensions

Canadian Forces Pensions (Ottawa) 1-800-267-0325  
CF PSHCP Enrolment 1-800-267-0350  
Superannuation Division DSS Canada (Shediac) 1-800-561-7930  
RCMP Benefits (Montréal) 1-800-661-7595  
Federal Judiciary 1-877-583-4266  
Bureau of Pensions Advocates (CF & RCMP Appeals) 1-877-228-2250  
Income Security Programs (CPP, OAS, GIS) 1-800-277-9914  
Quebec Pension Plan 1-800-603-3540

#### Help Lines

Service Canada 1-800-622-6232  
BC Personal Support 1-888-818-1211  
Enquiry BC 1-800-663-7867  
BC Seniors Info Line 1-800-465-4911

#### Support for Disabled

BC Ministry of Housing (Courtenay Office) 1-866-866-0800-3-3  
CMHC (Vancouver) 1-800-639-3938  
Kinsman Foundation 1-866-335-1234  
Opportunities for the Disabled 1-888-242-7202  
Vancouver Seniors Network (Equipment) 1-604-324-3670

#### FSNA

FSNA National Office (Ottawa) 1-613-745-2559

#### Assistance Funds

Canadian Forces & Army Benevolent (Ottawa) 1-888-753-9828  
Royal Canadian Navy (Ottawa) 1-888-667-8777  
RCAF / Canadian Legion Poppy Fund (Ottawa) 1-877-534-4666  
Veterans' Affairs (Charlottetown) 1-866-522-2122  
Last Post Fund (Montréal) 1-800-465-7113