

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

I hope everyone has had a great summer so far. As usual, it was mostly dry, lots of sun with perfect nights for sleeping.

In, June I attended the Annual FSNA Convention in Halifax, along with the 14 other BC presidents. The newly elected NBOD consists of Helian Lizotte, National President; Gary Oberg, 1st Vice President; Les Chipperfield, 2nd Vice President; and Julie Spencer, 3rd Vice President. Julie was the National Director for BC. As most are aware, John Finn from our Branch replaced her.

The new 2010 B-Laws, after much work by all over the past year, passed (with some minor revisions) to the delight of all concerned.

The BC Presidents had one of our resolutions on DDS Primacy passed. We won what some saw as a moral victory on the Budget and Priorities resolution (although it was rejected by a narrow margin) and lost the resolution calling for a review of voting procedures after C4 is implemented.

The Treasury Board sent a representative to the convention and went into detail about the new Drug Card. If you have concerns or questions about enrollment, please call your HBO, Bill Turnbull, @ 250-338-1857.

This fall and into next year your executive will be attending one or two regional meeting and training sessions.

I am looking forward to seeing everyone at our next General Meeting on Wednesday, September 15, 2010.

Cecile Turnbull—President Vancouver Island North Branch

PS: To all branches, Presidents, PAOs and RSOs

This is to inform you that the 2010 By-laws were approved by Industry Canada.

MEETING DATES

September 15, 2010

December 08, 2010

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From the Editor's Desk

It's been a great summer. Now that fall is in the air it is time to think about the things that need to be done in preparation for winter. Aside from the garden and laying in a supply of firewood, please consider the needs of your organization...the Association of Federal Retirees or FSNA. There is room on the executive for members who would like to get involved. It will provide you an opportunity to learn more about what the FSNA is all about as well as afford you more directly, an opportunity to input into the decision making at the local level and through the executive members attending meetings at the regional and national levels. The work is not strenuous so please consider participating as those of us who have been on the executive for a while would like to retire. The organization is only as strong and effective as its members and their willingness to step up and do their part.

I hope you enjoy this edition. As always, if you have thoughts, ideas and/or suggestions for newsletter, please contact any of the executive members at the co-ordinates noted below.

Kevin Weighill—Newsletter Editor

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Memberships in Arrears

Members are reminded that annual fees must be paid by 30 June each year. Memberships may be cancelled after that date. There are still a number of members whose fees remain outstanding and the members concerned are asked to remit as soon as possible to avoid cancellation. Fees remain the same at \$44.40 double, \$34.20 single and \$15.00 for associates. If you do not intend to renew, it would be appreciated if you would inform the Branch.

T Dandeno—Treasurer

“NAME OUR NEWSLETTER”

We have had quite a few suggestions for the name of our newsletter contest. There have been duplicates and many that relate exclusively to the Comox Valley. Since the North Island Branch has members right up to the northern tip of the Island we will want something more general to the whole North Island. As the Executive will be looking at the entries for the Name the Newsletter Contest at the Executive meeting in early September we will be considering all those received and perhaps amalgamating some to find the perfect representative name. Because the decision is made at the September Executive meeting, the winner will be announced at the General Meeting in September and printed again in the December newsletter along with setting up the new name on that edition.



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.- 250-338-2313), 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

**The next Luncheon/Meetings for 2010 are the following:
Wednesday, September 15 (Third week)
and Wednesday, December 08, 2010**

**GUEST SPEAKER FOR SEPTEMBER - TIM COWAN - PHARMACIST, SPEAKING ABOUT
MEDICATION SAFETY:**

The FSNA Business/Luncheon will be held at the Westerly Hotel. A reminder that the luncheon cost is **\$15.00 per person**. This includes a 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 Luncheon Buffet starts at 12:00 noon and the Business Meeting starts at 1:00 p.m. All new and old members are encouraged to attend.

Tickets for the **Christmas Luncheon** will be sold in advance again this year. The tickets will be available at the **September** meeting and after that the tickets will be available from the Executive until **November 30**. 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.

We hope to see everyone at the September 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

Our Branch Web Site:
http://www.fsna-nvi.com



Notes from the Health Benefits Officer

Public Service Healthcare Plan (PSHCP) Positive Enrolment

By now PSHCP members should have received their invitation to complete positive enrolment — a necessary step in order to receive the PSHCP benefit card and to continue having claims paid after 1 November 2010.

I initially received a card in the mail urging me to register online which I did. Members who were unable to register electronically should have received a package in the mail containing the necessary forms and instructions. It is important that this process be completed by mid-September in order to receive the benefit card by 1 November.

The benefit card will be accepted by most pharmacies starting 1 November. It will allow them to bill Sun Life directly for prescription drugs and certain other prescription items. Members will then be required to pay only the co-insurance amount owing. In future, paper claims will only be required for items and services not dispensed by pharmacies.

Even if members do not intend to use the benefit card, they must complete registration in order to have paper claims paid. If they have not registered, their claims will be returned together with an enrolment package.

Members for whom Sun Life does not have a valid mailing address will probably not have received their notification to register. If you have not received an invitation, call Sun Life right away at 1-888-757-7427.



Pensioners' Dental Services Plan (PDSP) Changes

On 1 June, the President of the Treasury Board (TB) announced that pensioners' contributions to the PDSP will increase beginning with the September pension payment deduction. This reflects both a change in the cost-sharing ratio (to 50-50 from 60-40) and a premium increase. (Continued next page)

Pensioners' Dental Services Plan (PDSP) Changes (Continued)

Although FSNA is thought to have been instrumental in convincing the government to implement the PDSP in 2001, the national office was informed only the day before the public announcement.

Curiously, TB lowered Plan rates in 2006. This change will see premiums return to pre-2006 levels (\$16.00 per month for one person, \$31.96 for two, \$47.96 for three or more). When asked to provide the cost and usage data prompting the change, TB said it would do so but, to date, nothing has been forthcoming.

FSNA is disturbed by the seemingly arbitrary way in which this decision was taken but the issue is very delicate. The majority of Canadian public and private sector employers do not offer pensioner dental insurance plans. Where plans exist, most do not offer lifetime coverage for pensioners and their survivors.

While there is always a concern over public perceptions of federal pensions and benefits, were you aware that the average annual federal service pension in 2009 was only about \$24,500 and the average received by a surviving spouse was but \$11,550? Clearly, even modest increases in healthcare insurance premiums can be significant at these income levels.

There is no formal mechanism for consultation between TB and PDSP members. All we can do is advocate and FSNA is doing that on your behalf. As part of the effort, branches will ask their Members of Parliament to communicate their concerns to the TB President. The request will be to stay the increase until FSNA has had an opportunity to review the promised data and discuss the issue with him.

To read what the National President had to say on this subject, go to fsna.com and follow the links to *National President Open Letter to members – PDSP*. The complete address is:

<http://www.fsna.com/blog/2010/07/national-president-open-letter-to-members-pdsp/>

If the rate increase prompts you to think about canceling your coverage, bear in mind that, once you opt out of the PDSP, you cannot rejoin the Plan. This is quite different from the PSHCP which allows former members to resume coverage at any time.

A Ferry Tale

Consider the fellow who moves to Vancouver Island. He loves living there, but he isn't crazy about having to take the ferry home.

If he misses one late at night, he finds himself having to spend the next hour or so wandering the deserted streets of Horseshoe Bay.

Approaching the dock one night after a long, hard work day, he spots a ferry no more than 15 feet from the dock, and he decides he won't subject himself to 2 hour's wait.

He makes a running leap and lands on his hands and knees, a little bruised maybe, but safe on deck.

He gets up, brushes himself off and announces proudly to a bystander, "Well, I made that one, didn't I?"

"Sure did," the bystander says. "But you should have waited a minute or two. The ferry is just about to dock."

A Case of Mistaken Identity

Lawyers may venture a bit too far in defending their clients as even the clients can see. Take for example the attorney who approaches the jury box and begins an eloquent plea for her client:

"Ladies and gentlemen of the jury, I want to tell you about this man. There's so much to say that is good: He never beat his mother; he was always kind to little children; he never did a dishonest thing in his life; he has always lived by the golden rule; he is a model of everything decent, forthright and honest. Everyone loves him."

Her client leans over to a friend and says, "How do you like that? I pay her good dough to defend me, and she's telling the jury about some other guy."

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 !!!**

Get Ready for a New School Year!

What: ElderCollege Info Sessions

Where: Campbell River, Comox Valley, & Port Alberni

When: Sept. 10, 18, and 23

Check out ElderCollege at three information forums for upcoming semesters at the Campbell River, Comox Valley and Port Alberni campuses. Learn about ElderCollege, how it works, and which courses are right for you.

The Campbell River session starts Sept. 10 at 1 pm at the Dogwood campus, while the Comox Valley session starts Sept. 18 at 10 am at the Stan Hagen Theatre. The Port Alberni session runs Sept. 23 in the Port Alberni campus cafeteria, starting at 1 pm.

Membership Advantages

ElderCollege membership is \$10 and is valid from Sept. 1 to Aug. 31. Course fees range from no charge to \$40.

- Open to anyone aged 50+ (in Comox Valley, 55+)
- Focused, relaxed environment
- Participate on the ElderCollege Advisory Committee and course planning
- Share your expertise with others
- NIC library privileges
- Social and networking opportunities

If you are not able to attend the information sessions, check out the courses available for the fall schedule at the following sites:

Campbell River

http://www.nic.bc.ca/eldercollege/pdf/EC_CR_Newsletter.pdf

If you are 50+ with a zest for learning and exploring life, come “learn, enjoy and share” with like-minded individuals at Campbell River ElderCollege. Our courses are designed at the request of our members, and taught by well-qualified volunteers from the public, private and academic sector. No exams, no grades and no pressure!

Comox Valley

http://www.nic.bc.ca/eldercollege/pdf/EC_CV_Newsletter.pdf

At ElderCollege the learning process is lively, full of discussion, controversy, and humour. Everyone 55 and over is encouraged to join and participate with NO exams, NO grades, and NO pressure.

Port Alberni

http://www.nic.bc.ca/eldercollege/pdf/EC_PA_Newsletter.pdf

Port Alberni ElderCollege is an opportunity for adults 50+ to explore new areas of learning. We have no exams, no grades and no pressure!