

STAYING IN TOUCH



North Island - John Finn

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President's MESSAGE

A few weeks ago, one of our members complained about the fact that eye-care practitioners cannot bill the Public Service Health Care Plan (PSHCP) directly as do pharmacies. He was unhappy with having to submit a paper claim. In looking into this, we were reminded that it is possible to submit a claim online and be reimbursed by direct deposit. We sent out an e-mail bulletin on that subject last September.

Having recently purchased a new pair of eyeglasses, I decided to give the system a try. It turned out to be fairly simple. The steps are these:

- ⇒ go to the Sun Life web page (www.sunlife.ca)
- ⇒ look for the "Sign In" button at top right
- ⇒ enter your PSHCP ID (55555xxxxxxxx) and password and sign in
- ⇒ click on the words "Submit a claim"
 - * the choices will be Vision Care or Paramedical
- ⇒ when you get through some legal stuff you should get to where you can indicate the claimant and whether coordination of benefits applies
- ⇒ next, you will reach a screen where you can enter the service provider, select the type of expense and enter the date and amount paid

For eye-care, the available choices are eye exam, prescription glasses, contact lenses, frame repair, non-prescription glasses and intraocular lens(es). I claimed \$1010 for prescription glasses. A day or so later, \$220 was deposited in my bank account (80% of \$275 which is the maximum allowable). I had expected to be required to scan and forward receipts but the only instruction was to retain receipts for verification if needed.

Interestingly, when I went to enter the service provider, the name of my optometrist popped up. Clearly, this comes from previous paper claims. Similarly, when I tested a Paramedical entry, the name of a physiotherapist I had visited once upon a time automatically appeared.

Accessing this service does require that you have previously registered online with Sun Life and set up direct deposit. Again, that is not very difficult. Start at the same website, click on "Sign In" and then "Register". All of this will let you track estimates and claims and receive reimbursement via direct deposit even if you have to submit a paper claim.

MEETING DATES

December 12, 2018
March 13, 2019
June 12, 2019
September 11, 2019

There is also a Sun Life Mobile app for Android and Apple smart phones. So you don't need a computer to access this service. Of course, you would need internet access or a data plan from your cellular provider. I installed the app and submitted a second vision claim. After signing in, the first choice was "medical" or "vision". The entry sequence is similar to the online experience, perhaps even easier.. I had read somewhere that the app permits sending images of receipts but, once again, receipts were not requested. A footnote does indicate that the app cannot handle

coordination of benefits or out-of-Canada expenses.

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President's Message Continued from Page 1

It's amazing how much one can accomplish with a smart phone, even a modestly priced model. For example, during a trip to Europe this summer, I decided to skip carrying a computer and rely on my phone for e-mail and web browsing. We were on a river cruise and our ships offered "free" Wi-Fi (for the cost of the cruise, they'd better provide some perks but more about that later) so that made it easy. I even arranged to pay a couple of bills coming due but that presents risks on a non-secure public network unless you have Virtual Private Network software installed to hide you from snoopers. The last thing you would want is someone logging your keystrokes as you access your bank accounts.

In a round-about way, as we enter our stormy weather season, this chit-chat about cellular phones reminds me of their potential usefulness during power outages. Our Ottawa folks had a terrible experience recently when tornadoes touched down in the area. One of our staff had her Gatineau apartment destroyed. The others escaped the worst but had to work through several days without power. That prompted our CEO to write about the experience so I'm going to pass on a few of his thoughts and add a few of my own.

We are so dependent upon electricity, it's worth reflecting on what happens if we lose power for an extended period. Although telephone networks might be working, our in-home cordless phones will fail when the base unit goes unpowered. That suggests having one "old-fashioned" wired phone plugged into a jack somewhere. For those of us with digital phone service (which transmits over our internet or cable TV line), that will only last 6 – 8 hours until the modem battery fails. (That is different from the traditional telephone service which is self-powered.) One solution here might be to have the phone modem plugged into a UPS (Uninterruptible Power Supply) unit to buy more time.

Cellular phone service will continue to work if backup power for the cell towers and network switching centres is in place. In Ottawa, they found some voice networks were jammed by the sheer call volume. In that case, sending text messages should still work. However, if the cell towers lack backup power or are damaged, then all service is lost. I queried my service provider and was assured that its towers would keep working during an outage but the person answering wasn't sure about the source(s) of backup power which I did not find very reassuring. Backup power is also critical to the security of 911 emergency services.

Since cell phone batteries die (more quickly with use), having an auxiliary battery and/or a car charger on hand is a good idea.

Refrigerators and freezers will remain cold for a while so we should minimize opening them. Once frozen items have thawed, they should be thrown out even if they have refrozen.

Probably most homes in our area rely on electric heat or a heat pump to keep warm. Even natural gas furnaces usually need electricity to operate. So keep that fireplace in good working order.

Hot water tanks need electricity as well but at least will retain heat for a while. Those of us with tankless water heaters are simply out of luck. That's where a camp stove or barbeque can come in handy. However, never use such devices indoors as the carbon monoxide they produce is lethal. Carbon monoxide detectors have a backup battery but that will only last so long.

Speaking of water, I guess people who rely on well water could be out of luck unless their system has a large pressure tank or a hand or solar pump. Every household should probably keep a supply of bottled water on hand anyway.

If you need to leave home for an extended period, have an emergency pack of useful documents (or copies thereof): personal identification, lists of phone numbers and e-mail addresses for important contacts, medications and so on. Oh, and if your vehicle is parked in the garage, remember that the door opener won't work.

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President's Message Continued from Page 2

Earlier I mentioned doing one of those bucket list things – a European river cruise. We did have to spend part of our children's inheritance to do it ☺ and had to book almost a year in advance, which leaves you at the mercy of next year's weather. You will recall the drought that we experienced up and down the West Coast this past summer. Well central Europe experienced the same thing to the extent that crops failed and river levels dropped to record lows. That meant river traffic was dramatically hampered or even shut down in some areas which was serious, not just for tourist travel but for the normal flow of commerce.

We were obliged to complete three segments by bus. The first was to bypass a shallow spot to change ships. The second two were to complete the final legs of our journey. To its credit, the cruise line had sufficient ships to make swaps work, put us in very nice hotels (where we were unable to overnight aboard ship) and even refunded money for the missed cruise segments. Not all cruise lines are this good. If we ever do a trip like this again, we will ask beforehand how the line would handle water level problems.

As an aside, one of the things you notice when visiting towns along the European rivers are historic high water marks on the sides of buildings, sometimes as high as the floor of the second story. Now, there is concern that, with climate change, low water could become the new normal. That would be just one more devastating impact of our failing to significantly reduce greenhouse gas emissions.

In late-breaking news, all three major Canadian air lines (Air Canada, WestJet and Porter) have now agreed to accept the Federal Retirees' CAF Veterans Membership Card as proof of eligibility for free checked baggage in accordance with each airline's policy. Military veteran members can request this special membership card by contacting national office at 1-855-304-4700 or service@federalretirees.ca.

And this just in: The pension indexing rate for 2019 will be 2.2%.

Since Christmas will soon be upon us, might I wish everyone good health and happiness throughout the season and the coming year. Don't forget to pick up tickets for the 12 December Christmas luncheon by calling us at 250-338-1857. We've got some super door prizes and Santa will be giving out lots of presents to those who have been good.

Bill Turnbull
Branch President

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

E-mail address:.....

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

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From the Editor's Desk

Paulette and I recently moved to a new home. The contact information has been updated in the box beside this note in case you would like to contact me about the newsletter.

We were very fortunate to have beautiful weather for the move on October 15th and during the visit from our son and daughter-in-law from Ontario who helped us get organized after our move. There is still lots to do but we are feeling very comfortable in our new environs.

Christmas will soon be upon us and we look forward to the annual Christmas General meeting on December 12th. The meal will be a traditional Christmas dinner with all the trimmings. If you wish to come and join the festivities tickets are still available. The details are on Page 5 in the Luncheon News section.

Again I would like to remind all members that the election of branch executive will take place at our Annual General Meeting in March. We need people to step forward and take on some of the executive roles as many of us are due for "retirement" after many years service with the organization. Please consider taking part. The time commitment is minimal and your organization needs you.

Paulette and I would like to wish you all a bountiful Christmas full of good times with family and friends.

Kevin Weighill—Newsletter Editor

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**Representing retired employees
and spouses**

From the Public Service of
Canada, the Canadian Forces and
the Royal Canadian Mounted



Luncheon News

The next luncheon/meeting will take place in the 2nd floor Ballroom of the Best Western Westerly Hotel in Courtenay on:

Wednesday, 12th December 2018

Meet & Greet: 11:00 a.m.

Buffet Luncheon: 12:00 p.m.

Business Meeting: 1:00 p.m.

Guest: 1:30 p.m.



Hot and cold buffet includes:

Rolls & Butter

Traditional Roast Turkey Dinner with Gravy and Stuffing,

Mashed Potatoes

Roasted Vegetables

2 salads – Chef's choice

Assorted Christmas Desserts, Coffee & Tea



The cost of the Christmas luncheon is \$20.00 per person - payable in advance only. Tickets are still available. To get your tickets contact Cecile Turnbull at 250-338-1857 by December 5, 2018. There will be no sales at the door.

As usual we will have our wonderful Christmas package draws (50) with Santa, our 50/50 draw, the food bank draw and three door prizes: one large goodie basket, tea sampler with tea thermos and \$150.00 gift certificate to the Prime Chophouse and Wine bar.

Each year we donate to the Comox Valley Food Bank. We invite members to bring your donation to the luncheon where you will receive a ticket for a draw. If you bring cash or a cheque please put it in an envelope marked with your name and address. Gifts of \$20.00 or more will generate a charitable donation receipt.

Merry Christmas and a Healthy and Happy New Year.

Paddy O'Blenis - Programs Director

Membership Fee Reminder

A short note concerning membership . The fees for the year are now on an annual rolling renewal basis.

★ Single memberships cost \$47.76

★ Double memberships are \$62.04

You can read more about the revised fee structure in the fall 2016 edition of *Sage* magazine. Also, the Association recently announced that it will no longer issue renewal stickers for membership cards. This will save about \$100,000 annually.

If your fees are not deducted from your pension, you can mail a cheque to:

NAFR, PO Box 1420 , Comox, BC V9M 7Z9



Information from the Health Benefits Officer by Cecile Turnbull

PSHCP and PDSP

The relationships between the Public Service Health Care Plan (PSHCP), Pensioners' Dental Service Plan (PDSP), Sun Life Assurance, Medoc Travel Insurance and Johnson Insurance can sometimes be confusing. In this article, I will try to sort them out.

Retired members of the CF, RCMP and Public Service can enrol in either or both the PSHCP and PDSP. While Sun Life administers both Plans, they are separate and use different forms and rules. Sun Life Assurance is responsible for the day-to-day operation of the Plan(s) and the consistent adjudication and payment of eligible claims.

PSHCP:

- The purpose of the PSHCP is to reimburse Plan members for all or part of costs they have incurred for eligible services and products, as identified in the Plan, **only after they have taken advantage of benefits provided by their provincial/territorial health insurance plan.**
- Eligible services and products must be prescribed by a physician, or a dentist who is licensed or otherwise authorized to practice in the jurisdiction in which the prescription is made.
- The PSHCP reimburses eligible expenses on a reasonable and customary basis.
- The member will be able to use the PSHCP Benefit Card at participating pharmacies to have claims for their prescriptions and certain medical supplies processed electronically at the point-of-sale.
- The pharmacy submits the claim to the Plan electronically, and once the claim is processed, the amount paid by the Plan will be shown on the member's pharmacy receipt. The member pays the remaining 20% of eligible expenses.
- The PSHCP Benefit Card can also be used if the member is admitted to hospital. Most hospitals are able to submit claims on the member's behalf by using the certificate number indicated on the PSHCP Benefit Card. The hospital may ask the member to sign an authorization form and pay for the portion of costs not eligible under the Plan.
- If the hospital does not offer such a service, the member must submit a paper claim to Sun Life along with the invoice of charges from the hospital.
- **Dental Benefit** - If the member is covered under the **PDSP**, claims for expenses for oral surgery should first be submitted to that plan. Amounts not covered by that plan may then be submitted to the PSHCP.
- When two or more courses of treatment for an oral procedure or accidental injury are considered appropriate, the Plan will pay for the least expensive treatment.
- Claims for expenses for accidental injury should first be submitted to the PSHCP administrator.

When coverage ends:

- The Pension office must be notified when the pensioner has died and a death certificate must be submitted.
- Make sure the pension number is on all documentation.
- Send all required documentation and keep copies of everything sent along with the date sent for your records.
- Pensions are payable only to the end of the month of death.
- Payments received after that will be recovered.

Survivor benefits:

- In most cases, your eligible dependent(s) can continue to receive coverage under the Plan in the event of your death.
- A surviving dependent(s) **must complete** a [Pensioner Application Form](#), which can be obtained from the appropriate pension office.
- The application must be submitted within 60 days of the Plan member's death so that coverage may commence the first day of the month following the month the application is received by the designated office.
- If the application is not received within 60 days, a three-month waiting period will apply before coverage comes into effect.
- Monthly PSHCP contributions will be deducted from the survivor's pension.

Continued on Page 7

PDSP:

- Is a voluntary dental services plan established by the Government of Canada to provide dental services coverage to eligible federal pensioners and their eligible family members, including survivors.
- The PDSP covers procedures that a dental practitioner performs regularly to help maintain good dental health.
- The PDSP covers only reasonable and customary dental treatments necessary to prevent or correct a dental disease or defect.
- The PDSP will pay 90% of the eligible expenses for these procedures after you satisfy the annual deductible requirement.
- Annual deductible - is a specific dollar amount that you must satisfy each calendar year before you receive reimbursement on your first claim. The annual deductible amount is \$25 for one covered person or \$50 for more than one covered person.
- The deductible will be subtracted from your first claim(s) each calendar year. However, if all or part of the deductible is satisfied within the last three (3) months (October to December) of the year, your deductible for the next year will be reduced by this amount. After the deductible amount has been satisfied, claims will be paid up to the percentage of coverage allowed under the PDSP.
- Time limits for claim submission - To be eligible for reimbursement, **Sun Life must receive your claim no later than 15 months after the date you incur the expenses.**

When coverage ends - your coverage will end on the earliest of the following:

- The date the pensioner dies.
- The first day of the second month following the date your Pension Office receives your request to terminate coverage, provided you have been covered under the PDSP for at least two (2) or three (3) complete calendar years, depending on the date you enrolled.
- The first day of the second month following the month in which you cease to be an eligible pensioner.

Survivor Benefits:

- In the event of the pensioner's death, the spouse should notify the Pension Centre as soon as possible, as they may be eligible for coverage under the PDSP as a member in their own right. When a survivor applies for the PDSP within 60 days of the member's death their coverage will take effect the day following the member's death.
- If not, coverage will take effect on the first day of the second month following the date the Pension Centre receives the application.
- The Pension Office will either begin or change your monthly contributions in accordance with the coverage levels identified on your PDSP Enrolment Form. Unless a new Member's coverage commences on the first day of the month, no contribution will be required for the month in which membership begins.
- Regular contributions as well as any applicable taxes will be deducted from your pension for the first full month of membership.

To re-emphasize what I wrote earlier, while **Sun Life** has contracts to administer both the PDSP and PSHCP, they are not the insurer and the plans are separate Government submissions.

You must have PSHCP coverage and a membership in our Association to get the special rates for **Medoc Travel Insurance**. Double memberships are required for both spouses to be covered by these special rates. In this case, **Johnson Insurance** is both the underwriter and the administrator but they do contract Global Excel Management to handle out of province medical emergencies.

Cecile Turnbull
Health Benefits Officer

Christmas Humour

Santa's Lap

A father took his son Billy to the Penney's mall to see Santa. They stood in line awhile, and finally the boy was able to meet Santa and sit on his lap.

"What would you like for Christmas, Billy?" asked Santa.

"An X-Box and a Hobbit game," Billy said.

"Okay, we'll see what we can do about that," said Santa with a big smile.

Later on that day they also went to see Santa at the Sears mall. When Santa asked Billy what he wanted for Christmas, Billy said, "An X-Box and a Hobbit game."

"Will you be a good boy and do what your daddy tells you?" Santa asked.

Billy turned to his dad and said, "Let's go back to the other Santa, Dad."

"Why Billy?" asked his father.

"Because I didn't have to make any deals with that one."

Grandma's Christmas Strategy

One Christmas, a mother decided she was no longer going to remind her kids to send thank you notes. Consequently, the kids' grandmother never received any thanks for the Christmas checks she sent to the kids.

The very next Christmas, all the kids stopped by in person to thank their grandmother for their checks.

When asked by a friend what caused this change in behavior, the grandmother replied, "Simple. This year I didn't sign the checks."

Rudolph, Part 2

One Christmas, a mother asked her young daughter if she could name two of Santa's reindeer.

"Rudolph and Olive," replied the young girl confidently.

"Rudolph and Olive?" said the mother, quizzically. "Are you sure?"

"Yes, mommy, Rudolph and Olive. Like in the song."

"The song?" asked the mother. "What song?"



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