

STAYING IN TOUCH



North Island - John Finn

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President's MESSAGE

Greeting to all members of the North Island – John Finn branch of the National Association of Federal Retirees.

Honouring our veterans on Remembrance Day was quite different this year due to COVID. Nevertheless, wreaths were laid and ceremonies watched via television feeds or social networking sites. In honour of our vets, the John Finn branch purchased wreaths for Cumberland, Courtenay, Comox and Campbell River. I trust all our members stood in solidarity with our veterans and observed the minute of silence at 11 o'clock on November 11th.

Well here we are experiencing the second wave of COVID 19 and having no idea when this all might end. We hope in the new year we will be able to resume our normal lunch meetings but as of now, that is an unknown. Now it is a matter of having patience knowing that all the precautions we are taking are in our own best interest.

On September 23rd the second throne speech within the last year was delivered. The government outlined its plan to tackle the issues that have hit Canadians the hardest during the pandemic, including home care, long-term care and pharmacare. These issues closely align with the priorities of the Association with the exception, there was little mention of Veterans. Prior to the Throne Speech, the Association launched a long term and home care campaign with the goal of getting governments to deeply commit to improving older adult care. The snap election in BC brought about a discussion with representative from all parties which focused on issues important to BC seniors. We will continue to advocate for governments at all levels to work together to develop and implement national standards for long-term and home care.

National initiative Reach 338 is ongoing. Recently, myself and your Advocacy Director Warren Kelly met (over Zoom) with Gordon Johns MP for Courtenay – Alberni. We discussed the Associations priorities, particularly around seniors and veterans issues. He was very receptive and welcomed our commitment to do whatever we could to further these causes. We have sent letters of introduction and a request to meet with Rachel Blaney MP for North Island – Powell River plus Ronna Rae Leonard, MLA for Courtenay/Comox.

Members of NAFR can now give the gift of membership to friends and loved ones who are eligible to join NAFR. Giving the gift of membership enters the purchasing member, you, into our Mega Recruitment Drive contest which runs until December 31, 2020. The Mega Recruitment Drive is back and is better than ever. Refer a member or give a gift of membership for your chance to win one of 14 great prizes including the grand prize - \$10,000 cash courtesy of Johnson Home and Auto Insurance..

MEETING DATES

Meetings are on hold due to the COVID-19 Pandemic
Stayed tuned for updates

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Speaking of Johnson Insurance, the following is a statement from them regarding MEDOC policy holders. "While there continues to be many unknowns as to what the travel world will look like in the coming months, we have been working diligently with our stakeholders and with Federal Retirees to provide some additional value to our policyholders. Your Travel insurance policy, which would normally be reissued on September 1st of each year, has been extended for an additional 60 days for current policyholders. This means you will have travel insurance coverage up to October 31 2020 at no additional cost." I realize this may be a bit late but if you were wondering why you did not have to pay premiums for September and October, this is why. Every little bit helps.

In closing, I would like to remind you that the Association has an excellent web site which contains further information on Advocacy, Preferred Partners, memberships and many other topics. It even has a section called Federal Retirees COVID 19 Information Hub. Check it out at www.federalretirees.ca. You do have to set up an account.

Not much left to say except the Board of Directors of North Island – John Finn Branch wishes you a Very Merry Christmas and a much better 2021.

Norma Dean – President



Humour Corner



Paying Taxes

A nervous taxpayer was unhappily conversing with the CRA Tax auditor who had come to review his records.

At one point the auditor exclaimed, "Mr. Carelton, we feel it is a great privilege to be allowed to live and work in Canada. As a citizen you have an obligation to pay taxes, and we expect you to eagerly pay them with a smile."

"Thank goodness," returned Mr. Carelton, with a giant grin on his face, "I thought you were going to want me to pay with cash."

Waterloo

A very thirsty man goes into a bar. As he's sitting down, he hears the man next to him tell the bartender, "I'll have another waterloo."

The bartender gives the fellow a tall, well-iced drink, then asks the newcomer what he would like to drink. Thinking the other man's drink may be a specialty of the house, he says, "I'll have a waterloo, too."

The bartender gives him the tall, well-iced drink and the customer takes a big drink. "Hey," he says. "This isn't any good. It tastes just like water!"

The man next to him looks at the bartender and says, "Well, it is water. Right, Lou?"

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From the Editor's Desk

This is the 2nd last edition of the newsletter I will produce. Following the March edition I will be officially retiring from the position after 15 years.

I hope that one of you will be interested in taking over the editing of our newsletter. I fear that after the next edition, with no volunteers the newsletter will become history. I will be happy to assist whoever takes over the production with a pre-formatted set of issues for the balance of 2021 as well as a CD or thumb drive with all the editions I have produced on it. If you would like additional information about how it is done or the software (MS Publisher part of Office 365) used please contact me. I can be reached at (250) 830-1714 or by e-mail at: kwaypway@outlook.com.

I have enjoyed my time working with the newsletter. I was able to make changes over time which was fun. I am sure anyone who is interested would be free to continue to make changes and improve the **"Staying in Touch"** editions as experience is gained.

This edition has an article from a member concerning his thoughts and experience in choosing a retirement home. As well there is an update on MEDOC by our Health Benefits Officer.

As we will not have a General Members meeting before Christmas I wish you all a safe and comfortable Christmas.

Merry Christmas and Happy New Year to you all!
Kevin Weighill—Newsletter Editor



Newsletter # 88

**Merry
Christmas**

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December 2020

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NORTH ISLAND
JOHN FINN BRANCH
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(NAFR)**

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

North Island – John Finn Branch

Luncheon News 2020

Hello



The National Board of Directors have has requested that all luncheons for the rest of this year be cancelled. Of course, we are following all Provincial Health rules in regards to Covid-19 restrictions for the safety of all our members.

We will be looking at our options for the New Year, keeping in mind all restrictions until we can meet again. March is usually when we have our Annual General Meeting and we still have to determine how or when we can accomplish this important meeting.

Paddy O’Blenis has resigned as our Programs Director, so we would like to thank her for all her efforts to have great luncheons until recently and we wish her all the best for the future.

In the mean time, we are hoping that everyone is keeping safe, following guidelines and limiting their exposure to people outside their bubble.

We will keep you informed once we know our way forward in 2021.

Best regards and stay safe through the Christmas Season.

Cecile Turnbull
Programs Director



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



Choosing a Retirement Home

By Retiree Harold Searle, R.C.M.P. Reg. No 14011



In the days of training, life long friends were made there, postings, incidents and adventures while on these postings, perhaps a second career or extensive travels are now your memories and for a number of us we are faced with having to choose a final residence hopefully still with your lifelong partner, sadly perhaps alone. Hopefully your physical condition will enable you to still enjoy life as it comes, and please still be able to drive your car for a time. The reason may be that you just want to change residences, from having to look after a house to having no choice, you have to have some physical care to go on living comfortably. Start your search early as soon as you have made your decision to someday retire to another residence.

Start in your own home locality where you have membership in the local coffee club. If you are living in a smaller community, choices are going to be less and the residence will be smaller. Concentrate on those who have ties to well established social assistance organizations. If you have church ties try them first, it would probably be easier to find out living conditions in their establishments as you would know people in there. Ask how long this home has been operating. How it generally operates This is the reason for starting early in your quest, you can keep 'an open file' on it and see what goes on there.

Quality of meals and entertainment, how much aid you would be given in transportation if needed. Smaller places may only have limited facilities and would fit in more if you have some outside help - relatives you can call on. But the small place may have a virtue worth it, delicious meals say, which fades off with lower rated facilities to institution meals. Another virtue of a smaller place is that you will have more help fighting loneliness if you live alone and have no relatives nearby. Also, in a smaller place, if your computer needs attention, or some kitchen gadget has quit working there is a much better chance to find a 'Tom Fixit' here than in a big apartment home. So if the place looks like where you would like to spend your last days don't wait until moving day because if it is good, you will have to wait your turn. It would be easier to cancel your application than wait longer.

"The Elms" in Falmouth, Hants C. N.S. is a good example, the last I heard there was a two-year waiting list Having checked out the smaller community residences you can now check the larger ones in Metro areas. They will likely be owned by a Company, maybe one unit of several located around the Province. First, why are you here, do you need a place immediately and have been forced by circumstances to move, or is it a desire to live in a metro residence with perhaps more proximity to medical facilities or the more numerous Metro activities in entertainment. The place itself can easily be chosen by appearances inside and out, cleanliness, what you can afford to pay, and finally the availability of the apartment layout which suits you best.

Here is where you should sharpen your vision, mentally place your furniture around the apartment, take lots of pictures as you go. The apartment will be shown to you by a smooth talking employee. Now you see something you don't think much of, a dirty rug. If there is an assurance it will be replaced get it down in ink. Windows in the apartment? What do they look out on? Sunshine coming in in morning or afternoon, this can sometimes make quite a difference in a room. Now having satisfied your visual inspection a bit of questioning. Can you show your entertainment program for a week if you have one? Could I see your menu for today? Could I have a meal here at my own date and choosing. You may run into some stickhandling here by your company representative. Do not be shy about your questioning.

If you move in you are now an individual who is providing revenue to the Company. The prominent ones will live up to their contracts per se but might interpret them a little differently than you do. You will be treated well and in a friendly manner generally by staff but if you clash with them the initial greeting attitude vanishes. Generally, you are treated well by the working staff, politely and friendly. You will quickly make friends with other residents. We are all riding in the same boat.

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Choosing a Retirement Home Continued from Page 5

Costs. You will find decent retirement homes don't come cheap and the more facilities provided the higher cost per month. In the home in the Metro area I am familiar with there is a complex of three buildings, 5 story structures. The first houses residents who are largely able to look after themselves. The smaller apartments would be like an average motel room, certainly nothing fancy. A housekeeper makes a once a week cleaning and your washing, although personal washing, shirts, etc. not included (officially). Roughly costs go here from three to five thousand dollars per month per apartment. The second building has residents with some disabilities requiring medical attention, monthly costs higher here. Finally, a building housing people with total disabilities and you are talking ten thousand per month here. No extensive medical treatment just assistance and living care. If a resident takes a serious medical turn they are quickly in an ambulance and enroute to the hospital, off the Company's hands.

From the foregoing information you can see your personal income is going to determine your standard of retirement. This is why I favor the homes in smaller communities because they would generally be about a thousand dollars a month cheaper for each facility compared with the City homes. And there would generally be more empathy received by the residents. In the metro complex I am familiar with, come week-ends and holidays you are left staring at four walls. This is where friends and relatives' visits mean so much. There are some painful cases where live alone residents with physical disabilities preventing them from even watching television, no visiting friends or relatives, spend lonely hours. Only necessary staff are on hand week-ends and holidays, others are long gone to their respective homes. Amusements and pastimes are all organized by residents themselves. One such amusement was a six-person poker game called Poor Mans Blackjack played with a dime being the limit. Unfortunately, this became a casualty of the closeness regulations. Generally speaking, one factor I found surprising in these larger homes there is little apartment to apartment socializing that goes on, that is generally done in game rooms or in the dining hall.

If you are like me your office files and records are overflowing with paper and much material is kept that is no longer needed nor of interest. This is an opportune time to reorganize the system or perhaps introduce a system. It will also make that much less to pack and move. The first part is simple, destroy it. Now the remainder that you will have to move. Start your running records in a separate drawer so you no longer have to wrestle files that get overweight like the people they concern. Your file ' Medical' for instance and the corresponding files that also come under medical, hearing, dental, etc. use new file covers with the last entry on this topic only in it. The other files beside Medical treat them similarly. The old entries, put them in another drawer or box, you will have to occasionally refer back to them but it will be seldom. And last those special pictures, texts etc. you want to keep make an index as to where they are stored in your records and add the date the file stored. You will find the index works better than your brain in remembering where you stored that picture of Grandma and Grandad on their wedding day. How are your records, not like mine I hope.

So I hope this account of my retirement home experiences will be of help to others following me and may the last of your retirement days be as good as your personal fate allows. Some interesting points for those of us that may be considering a move at some point to a Retirement home.

NOTE FROM THE AUTHOR

This reception to my article has been like a stimulation to my life. Usually I live such a life of boredom and feel almost like a prisoner in here. Now I have this assurance I have did something useful.

Writing was always my pleasure and during my working career managed to take a year of Journalism at St. Francis X. Univ., in Antigonish and a more advanced one in Acadia at Wolfville. I am a native of Saskatchewan. I have a son in Victoria, who works in a hospital there as the person running the machine that cleans your blood. I have regretted I did not retire in Victoria. Perhaps you may know this, I am 102 years of age. Take Care

Retiree Harold Searle, R.C.M.P. Reg. No 14011



Information from the Health Benefits Officer

This has not been a very good year for some members. COVID-19 has caused some members to abandon their immediate travel plans and cancelling their MEDOC Travel Insurance. I have found this information on the Provincial Medical Services Plan and Johnson web sites to show some of the benefits of MEDOC for travel within and outside of Canada.

Medical Benefits Outside of B.C.

If you are eligible for coverage while temporarily absent from B.C., MSP will help pay for unexpected medical services provided the services are medically required, rendered by a licensed physician and normally insured by MSP. Reimbursement for physician services will be made in Canadian funds and payment will not exceed the amount payable had the same services been performed in B.C. Any excess cost is the responsibility of the beneficiary.

MSP does not provide any coverage for treatment provided by a health care practitioner outside the province (e.g. physician assistants, nurse practitioners, chiropractors or physical therapists).

PharmaCare does not provide coverage for prescription drugs or medical supplies when obtained outside B.C. Provincial assistance is also not provided to subsidize payment for ambulance services outside B.C.

If medical care is not provided by a physician, or if you require a prescription or ambulance service while you are in another province or outside Canada, you will be charged the full cost for any medical service provided by the health care practitioner (non-physician), prescription or ambulance service. Fees can often range from several hundred to several thousand dollars and your costs will not be reimbursed by the Ministry of Health.

Although the province does provide some coverage for **emergency hospital** care when you travel outside Canada, the province limits coverage to a maximum daily payment of **\$75.00, in Canadian funds.**

When purchasing travel insurance, you are advised to obtain insurance that will cover the additional costs for physician and hospital care and for the provincial services that are not insured outside B.C. such as prescription and ambulance services, and transportation back to B.C.

Out-of-Province Emergency Medical Care

Most physicians in other Canadian provinces and territories (except Quebec) will bill their own provincial health plan for services provided if you present your valid B.C. CareCard or BC Services Card. The provinces recover the funding monthly between each other.

When travelling in Quebec or outside of Canada, you will probably be required to pay for your medical services and seek reimbursement later from MSP.

B.C. 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.

Here is why over 90,000 Federal Retirees' members know that MEDOC® Travel Insurance is the right plan for them.

The Top 12

- **New:** Members are now covered for an unlimited number of trips within Canada of any duration
- **New:** Up to \$12,000 per insured in-province Trip Cancellation, Interruption & Delay Insurance benefit
- **New:** Up to \$5,000 non-medical emergency evacuation coverage
- **New:** Up to \$500 document replacement coverage for lost or stolen documents
- **New:** Involuntary Schedule Change expense for the lesser of the change fee charged by the airline or up to \$1,000 for the extra cost of one-way economy air fare to your next destination (inbound and outbound).
- MEDOC offers up to \$5,000,000 as its policy limit.
- Up to \$12,000 per insured, per trip for Trip Cancellation, Interruption and Delay insurance; PSHCP does not offer this coverage.
- Up to \$3,000 for Vehicle Return; PSHCP; does not offer this coverage.
- Up to \$500 for Pet Return; PSHCP does not offer this coverage.
- Up to \$1,500 per insured for Baggage and Personal Effects insurance (up to \$3,000 per family); PSHCP does not cover this.

Because PSHCP only provides coverage for trips of up to 40 days in duration, MEDOC offers a Supplemental Plan to provide coverage beyond the 40th day of your trip. Any claim incurred after the 40th day of your trip will be eligible for coverage from first dollar (\$1) with no deductible.

And More



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The MEDOC Annual Base Plan provides emergency medical coverage for an unlimited number of trips per policy year up to 40 days each, be it out of province, or out of country, for claims that exceed \$500,000 (the coverage provided by your PSHCP). For claims exceeding \$500,000, the following are examples of what is provided in addition to your PSHCP coverage:

In Hospital Private Duty Nursing

Up to \$5,000 for Emergency Dental Expenses; PSHCP covers this benefit up to a maximum of \$2,000 per emergency, so you can claim up to an additional \$5,000 if you have MEDOC, and your emergency dental expenses are in excess of \$2,000.

Up to \$600 for Emergency Relief of Dental Pain.

Incidental hospital expenses (TV, telephone, etc.) MEDOC covers up to \$50 per day, or up to a maximum of \$2,000 per insured.

PSHCP insures up to \$3,000 for repatriation or burial. MEDOC covers any amount you incur in excess of this amount up to a maximum of \$5,000.

PSHCP insures up to \$2,500 in total for all additional hotel and meals expenses. MEDOC covers up to \$350 per day, or up to a maximum of \$3,500 per insured. So if your emergency is within the first 40 days of your trip, and you incur this expense, you can claim \$2,500 from the PSHCP plan and then a further \$3,500 from MEDOC if you incur in excess of \$2,500 for additional hotel and meal expenses.

PSHCP covers 80% of emergency related medications prescribed while out of Canada and MEDOC will reimburse the other 20% of emergency related medications prescribed while out of Canada.

For more information on MEDOC® travel insurance, call toll-free at **1-855-772-6675** or visit www.johnson.ca/federalretirees.

I wish all members and their families a Merry Christmas and a Happy New Year hoping that we can return to a near normal life very soon.

Gordon Richardson - HBO



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