

MEMBERSHIP MEANS SAVINGS!



The BCRTA is living in interesting times! Our First Year Free Membership initiative has resulted in a significant BCRTA membership gain this year. Keep spreading the word.

In order to enhance membership growth, the Membership Committee is developing some BCRTA merchandise for distribution, and is looking at new ways to extend membership eligibility.

We are also exploring the possible merger of provincial and branch membership fees. This would mean a standard BCRTA fee that includes membership in one branch of choice. Members could join a second branch for an additional fee. It is hoped that this arrangement could be part of the First Year complimentary Membership offer. We are also looking at promoting a “pre-retirement associate membership” to help transition retiring teachers into

the BCRTA by giving access to our benefits and services. We’d appreciate any thoughts branches might have on these proposals. Send your comments to steve.bailey@bcrt.ca.

We also continue to explore new Members’ Advantage Program additions to expand our range of discounted goods and services available to our members. News on this as we complete partner arrangements. Our newest partners, **HearingLife Canada** and **Merit Travel** are quite popular while long-time partners such as **Park’N Fly** and **Collette Travel** remain a vital part of our program.

Please remind your branch members to use their membership card to ask if they can arrange for discounts at local businesses. Remind them to download the Endless Savings and More App also. There are lots of savings to be had!

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Branch Executives Please Take Note:

- Announce to your members through your newsletter or at a branch meeting that Dignity Memorial / First Memorial has ended its Members' Advantage partnership with both the BCTF and the BCRTA. All contracts completed to date will be honoured.
- Your branch membership updates are available in Excel format as well as pdf from Laurie at the BCRTA office. Excel is much easier to work with, and new members added since the last report can be easily identified. Just place a request with Laurie. If you wish members' membership number be included with the report, please ask specifically for that information.

- From time to time, some of our Members' Advantage partners may contact you about having a presence at a branch meeting. For example, Merit Travel has outstanding presentations as does Hearing Life Canada. Members Advantage partners can provide informative topics for branch gatherings. Please take advantage of their expertise and their willingness to provide a service to our members.

If you are thinking about joining BCRTA, or are a new member, please have a look at the Branches link of the BCRTA website. You will find information on branch executives across the province, and often the branch newsletters are linked to the site. Take time to read each other's branch newsletters to get new ideas and see what's going on across the province.

Heritage Committee Updates Application Criteria

The Heritage Committee has updated their criteria and grant applications form and they are available on the BCRTA website. Please note that the due date is May 1st, and funding will be adjudicated for projects which involve retired educators on heritage initiatives. Some ideas might be marking the site of former schools, writing a compilation of school histories in the district, remembering through oral history or photos of past presidents of branches, or preserving archival materials for use in classrooms. We would be delighted to hear about your ideas.

Barb Mikulec
barb.mikulec@bcrt.ca



BCRTA Advantage Partner: Merit Travel

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Green Shield Coverage Generates Questions From Members

The BCRTA office staff are spending quite a bit of time dealing with questions and issues around Green Shield Canada (GSC) – the Extended Health Benefit provider for members in the Teachers' Pension Plan. The move to Green Shield was a decision of the Teachers' Pension Board of Trustees - not the BCRTA. The decision was made following an open competition; other insurance companies were invited to submit proposals and GSC won the competition. The BCRTA plays no role in this as we have no direct contractual relationship with GSC.

Please share this information:

The GSC plan is like the former Blue Cross plan both in design and service. GSC has worked to ensure affordability by not increasing premiums this year and has also worked to be more precise, strict and consistent in interpreting the agreement and in accepting or denying claims.

What to Do If You Are Not Satisfied

If a problem occurs:

- a) Contact Green Shield directly and try to solve the problem with an agent of GSC.
 - b) If not satisfied escalate your demands by asking to speak to a supervisor. To request an escalation in service call toll free 1-888-711-1119 Mon. to Fri. 5:30am to 5:30pm or email: customer.service@greenshield.ca.
 - c) If still not satisfied, access Green Shield's Customer Complaint Resolution process at the following URL: <http://www.greenshield.ca/en-ca/get-in-touch/we-re-happy-if-you-re-happy>
- You may also write the Teachers' Pension Board.
TPBT@pensionsbc.ca



Pension Committee Update

The committee made these recommendations that were passed by the Executive and are in process:

- Cooperate with COSCO by providing technical support in the development of a petition opposed to Bill C-27
- Hire an independent insurance consultant to review the financial reporting we receive from Johnson Insurance. We believe that we had had excellent service and reporting from Johnson's but as part of our due diligence we want to have an independent expert's confirmation as we move forward.
- A letter has been written to the MSP task force supporting the replacement of premiums with increases in personal income and business taxes.
- A letter has been sent to the Prime Minister, the Minister of Finance and the Minister of Health urging them to implement a national Pharmacare program.
- A letter was written to the National Pensioners Federation in support of its campaign to restrict aggressive sales practices by large telecom companies.
- We received a report from Dale Lauber, the Trustee that represents the retired members of the Teachers' Pension Plan. An actuarial report is currently underway and we can expect positive news when it is finished and made public around September 1.



Connections Feedback Invited

Connections is the newsletter of the BCRTA. It follows our regular board meetings to keep members up to date with the issues we are addressing.

We welcome your comments and suggestions.

Send feedback to connections@bcrt.ca and we'll forward them to the appropriate Executive member for response.

The BCRTA Connections sub-committee is Terry Green, Marion Hartley and Gerry Tiede who all serve on our Communications Committee. Bob Taverner is Communications Committee Chair.



Know someone who is eligible to join BCRTA? Get the First Year Free!

bcrt.ca/join



BCRTA Working to Support Well-being of Members and BC Seniors

The Well-Being committee will be providing four pages of articles for the spring edition of PostScript including one on the present disjointed BC Pharmacare program, one on senior recreation involving Pickle Ball, one on a personal experience showing the need for a will, and an article on the need to keep on top of eye health.

The Well-Being Committee is also asking Branch Presidents, when practicable, to survey their membership to identify specific factors in their region that either help to support or are a detriment to the well-being of members and seniors. The Well-Being Committee deems it part of their role to advocate and advance areas that either need improvement or provide improvement to senior well-being.

As the Well-Being Committee we are also asking BCRTA members or people that our BCRTA

members may know to contribute articles on Well-Being topics to us for publication in PostScript magazine.

The definition of well-being is a broad definition lending significant opportunities for our members and the readership of PostScript to assist our committee in our support of member health and well-being. The definition is as follows: Well-Being is defined as the interconnectedness of the physical, mental, material, emotional, social and spiritual health of the members of the BCRTA including the awareness of developments and issues relating to the well-being of retired teachers and seniors in general.

Contribution may be sent to:

Terry Green/Chair Well-Being Committee
terry.green@bcrt.ca or if you have questions please call at (250) 494 1406.

Is Bill C27 Still A Pension Threat?

Should the BCRTA still be concerned about [Bill C-27](#)? It had first reading on October 19, 2016 and lies apparently “dormant” in the federal legislative process. Some claim that the bill is “frozen” and poses no danger to us.

Yet, on November 1, 2017, when the NDP attempted to table a motion asking for the withdrawal of Bill C-27, the motion did not get enough support for consideration in the House of Commons. [1] On January 11 of this year (2018) the Pension Commission of Manitoba raised the possibility of allowing for target-benefit and shared risk plans; the subsequent consultation will address pension regulatory issues including whether the rules should “allow for converting future benefits accruals only”. [2] In other words, there is no assurance that current employees and retirees would not be affected by changes. The central idea of Bill C27 is still very much alive in governments across Canada.

What We Believe

The BCRTA Pensions & Benefits Committee believes that we must continue to fight Bill C-27. It poses a threat to Canadians who have pension security. As a Committee member observed, “The intention for a law based on a bill such as Bill C-27 is not ‘if’ but ‘when’.

What BCRTA is Doing

We have made a great start! The Board thanks all of you advocates who have actively opposed Bill C-27. Since our request for action last September, your feedback to Laurie in our office indicates that as of January 23, 2018 over 85 contacts have been made. In one case, about 10 constituents visited an MP, and in another 34 endorsed a letter to an MP. We estimate that about 115 BCRTA members have been in touch with MPs.

34 different MPs have been contacted, including the Prime Minister (7 written contacts), the Minister of Finance (one face-to-face contact, and 10 written contacts) and Robyn Benson, National President Public Service Alliance of Canada (1 email letter). [You may see the list of contacts we have tracked, and get involved.](#)

Contacts have included face-to-face visits, letters, email letters, and phone calls, including one to MP Carla Qualtrough, whose office indicated that other calls had been received.



An analysis of our website hits indicates that many visitors are looking at our documents related to Bill C-27. The visitors are from all over our province and as far away as Ottawa!

We hope you will continue your advocacy efforts on this important issue, and ask that you please urge your fellow branch members to keep up the pressure. Our goal is still 25 contacts for each MP and to contact the 16 MPs have not heard from us at all.

It has been pointed out to us that our written letters and emails will be even more powerful if, when writing, we cc (copy) parliamentary members of the opposition parties. (Peter Julian has been recently appointed NDP Finance critic and welcomes being copied on your emails and letters: peter.julian@parl.gc.ca. Pierre Poilievre is Finance critic for the Conservative official opposition party: pierre.poilievre@parl.gc.ca. David Hachey is the Green Party’s Finance critic: david.hachey@greenparty.ca. And, of course, Minister Bill Morneau is the Liberal MP responsible for Finance: bill.morneau@canada.ca). Let them know we’re concerned! If we wish to have Bill C-27 withdrawn, we need to let all of our Members of Parliament know that on behalf of all working and retired Canadians, we oppose Bill C-27.

What You Can Do Today

Make your views known – tell your member of parliament you want your pension security to remain intact. When you do, please tell BCRTA’s Laurie Boyd, laurie@bcrt.ca, about your contacts — whom you’ve contacted, type of contact, whether a reply was received and other details you wish to share – we will be able to show our members’ actions on this file. We thank you for your efforts. We are aiming to make a difference.

[1] <http://www.cbc.ca/news/politics/ndp-want-liberals-withdraw-billc27-1.4382471>

[2] <http://www.benefitscanada.com/.../manitoba-pension-consultations-to-consider-target-benefit, shared risk plans>



BCRTA Advantage Partner: Hearing Life

WANTED

30 BCRTA MEMBERS WITH HEARING LOSS

Qualified Participants Needed for Technology Field Test

We're looking for people like you, who may be experiencing difficulty hearing in noisy environments to evaluate a remarkable new digital hearing aid^[1] and a rehabilitative process that could be the solution to your difficulties. There's no cost or obligation to participate!

Call us toll-free today to see if you qualify for this Field Test.

Selected participants will be given a FREE in-office demonstration and the opportunity to evaluate the latest, most advanced hearing aid technology for 30 days. This latest digital technology solves the biggest challenge for hearing aid wearers – hearing well in noisy environments.

CALL TODAY 1-877-533-3990 - Candidates are being selected.
The selection process for this test period will end March 29th, 2018.

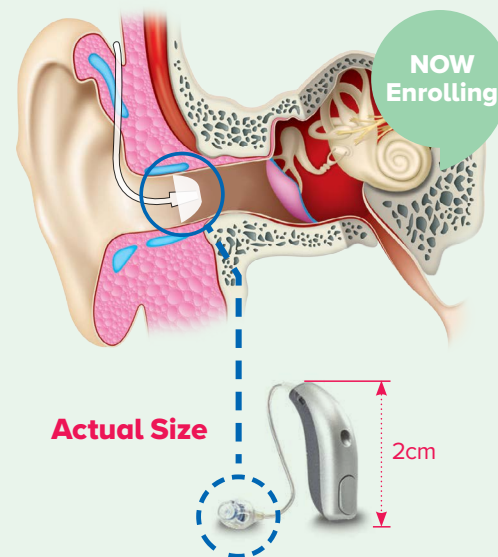


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Offer valid until March 29th, 2018 and is subject to change without notice. Hearing tests are provided free of charge for adults ages 18 and older. Candidates must be private sale, or eligible for ADP or AADL. Some conditions may apply. Please see clinic for details. [1] <https://www.oticon.ca/solutions/opn>



Promo Code:
PC-WNTD-BCRTA

*Any changes to your e-mail address or home address?
It is important to notify the BCRTA Office of any changes.
Thank you for keeping in touch!*
**Contact Laurie Boyd at the BCRTA Office
at laurie@bcrt.ca or 604-871-2260**