

APRIL 2018



ALTERNATIVES TO GREEN SHIELD

BCRTA members consistently rank Extended Health Care and other insurance products as extremely important to their peace of mind. Recent articles discussing member experiences with the current Teachers' Pension Plan default coverage through Green Shield have generated much discussion and feedback. Many members are inquiring about alternative coverage.

You should know that BCRTA members have choices beyond the TPP default insurance coverage! The BCRTA Pension and Benefits Committee has partnered with Johnson Insurance to create a line-up of products tailor-made to suit our members. Some things to watch out for include comparing each plan's coverage of the particular medications you depend on, deductibles, and lifetime coverage limits.

We have set up an easy way for you to get a <u>free-of-charge confidential insurance assessment</u>, to see which plans work best for you.

BCRTA is pleased to highlight these exclusive insurance offerings:

JOHNSON'S EXTENDED HEALTH CARE (EHC) with Prestige Travel

This is our fastest growing insurance product. It provides:

- Full EHC coverage with no annual deductible.
- Coverage for any number of 62 days trips outside of BC
- No medical questionnaire
- No 90-day stability clause
- Coming soon: Extended Health Care coverage. We are expecting to offer EHC coverage this fall for our members who do not travel or who find that our Medoc plan suits their needs fully.

Alternatives to Green Shield continued from p. 1

MEDOC TRAVEL INSURANCE IS THE MOST POPULAR TRAVEL OPTION

- Any number of 17 or 35 day trips out of British Columbia
- 3 rate levels. You can't beat the Optimum rates if you qualify by completing a Health Option Questionnaire.

HOUSE INSURANCE

Ask a Johnson Insurance professional for an applesto-apples comparison the next time your house insurance renews. You may be surprised at the savings available to BCRTA members, including a 5% savings if you are on the MEDOC plan.

Excellence in Education

The Excellence Committee thanks the branches who reminded teachers in their area of the "Golden Star Awards" deadline of April 15. We have received a number of applications and are now selecting the winning applications.

Another date to remember for Branches is June 1st, "Intergenerational Day"- a day to celebrate and focus on activities that involve seniors and youth.

In 2016 the **BC School Trustees Association** proclaimed June 1st as "Intergenerational Day" in perpetuity, and your local School Trustees may be looking for ways to celebrate this year. The Excellence Committee will be sending out a number of suggestions that you may find helpful to mark this day. Look for details in the next *BCRTA Connections*.

Best Friend Advice

BCRTA has continued to work with Johnson Insurance over the years because of the excellent service they provide. We recommend that you spend some time talking to a Johnson Insurance Professional when you are considering the alternative plans available. They will help you understand the technical differences between the plans and help you make the right decision for you, even if it means staying with your current provider.

BCRTA members can get a free-of-charge confidential insurance assessment and see which plans work best for you. To learn more, visit <u>www.bcrta.ca/alternatives</u>.



Finance

The Finance Committee has completed a review of BCRTA expense procedures. New or revised procedures have been approved by the Board and will be included on an updated expense form for Board approval. These procedures will also be incorporated into the BCRTA Handbook.

Rob McLaren, past treasurer of the BCTF, spoke to the committee about investing outside of GICs. The sub committee has taken his information under consideration and will be reporting to the next Finance Committee meeting.

Committee Members: Grace Wilson, Bob Taverner, Stefan Cieslik, Charan Gill, Arnie Lambert, Barb Mikulec, Patricia Clough





Heritage Fund Recipient Wins Local Award

The Heritage Committee reports that one of the recipients of funding from the BCRTA has won an award!

The Prince George Retired Teachers Association's Heritage Committee won the **Jeanne Clarke Award for Local History** for their work "Historical Memories: People, Places, Programs and Services". The Jeanne Clarke Memorial local history award is awarded by the **Prince George Public Library Board** in memory of Jeanne Clarke, a former library board chair who helped establish the Prince George Public Library's local history collection.

The award went to the **Prince George Retired Teachers' Association** for their work on a four-part series which features all 138 former and present School District 57 schools. The work included the schools' history, including programs, activities and enrollment numbers, staff lists, photos of students, teachers and buildings, and shared memories submitted by former staff and students. **Tiiu Noukas**, co-chair of the Heritage Committee for the Prince George Retired Teachers' Association was featured on the <u>front page of the Prince George</u> <u>Citizen newspaper on February 20 2018</u>, as she posed with the award and a copy of Historical Memories. Noukas co-edited the book with **Kris Nellis**, who is a co-chair of the Heritage Committee for the PGRTA. Funding was given by the BCRTA Heritage Committee.

INTERESTED IN A HERITAGE GRANT?

The Heritage Committee also reminds the branches that applications for Heritage grants are due by May 1st, with information available from the website at <u>www.bcrta.ca/heritage</u>.



Have a friend who is eligible to join the BCRTA?

- Retired Teachers
- Retired Support Staff
- Retired Post-Secondary Educators

Get all the benefits of membership and the first year is free!

bcrta.ca/join





BCRTA Meets Active Teachers

The BCRTA had a very effective presence at the March Annual General Meeting of the BCTF. Our table was perfectly placed in terms of traffic flow, and we were able to speak with representatives of BCTF locals around the province. We may even have a new branch in the making!

In terms of our **BCRTA Strategic Plan**, we are working on a membership structure that will encourage pre-retirement teachers to join, participate in our benefits and Advantage Partner offerings and then make a seamless transition into BCRTA membership at retirement. This initiative is part of the development of a comprehensive membership orientation package detailing BCRTA member services and advantages of BCRTA membership.

We are looking for a possible name for our preretirement membership category. If you have any great ideas, please forward them to Steve at sdbailey504@gmail.com. Some names already suggested include "Pre-Flight Member", "Active Associate Member", "Priority Associate of the BCRTA", "Member-in-Waiting". We await your ideas not only for a name, but for any aspects of preretirement membership you might think of.

We are also continuing our "One Year Complimentary Membership" initiative during the coming year. This initiative has resulted in a significant growth in BCRTA membership during the past months. We are pleased to announce the addition of **Travel Agency Tribes** to our **Members' Advantage Program.** Watch for a link coming soon to the BCRTA website. Travel Tribes searches for the best travel deals across several providers and will be a good addition to our existing travel partners. Please be advised that First Memorial / Dignity Memorial is no longer partnered with the BCRTA and the BCTF. Existing contracts will be honoured.

We need your ideas in another membership area. We are looking at the melding of provincial and branch membership fees, moving to a new single fee rate for all members that includes branch membership at no extra charge. This would mean one standard membership fee with ability to join more than one branch, perhaps declaring one branch as their "home branch" for purposes of Branch Membership Grants. Any thoughts you have on this possibility are appreciated.

A big thanks to **George Main**, former Membership Committee member and current member of the Communications Committee for re-designing our Branch Membership Enhancement Guide for posting on the BCRTA website. The revised guide should be on-line sometime in May. Speaking of using our BCRTA website to enhance the BCRTA branch experience, please make sure you send a copy of your branch newsletter to Kristi at the BCRTA office, and plan to make it a part of your posting on your branch site on the BCRTA website so that all branches have access to your ideas for branch activities.

Steve Bailey, Chair, Membership Committee



More Online Resources in Development

BCRTA WEBSITE AND BRANCH SERVICES ON THE MOVE

After a successful launch of our new BCRTA website, we are moving toward a series of new services to better connect members to BCRTA programs and to their local branches.

Our consultant, Tim Anderson of Alphabet Communications, and the IT subcommittee have already released new features on the website for staff and the Board of Directors. Next steps will include the addition of log-in privileges and dedicated resources for our branch executives. The goal is to eventually grant secure, private access to all BCRTA members, giving them the ability to manage their account preferences themselves. Of course, our staff will always be available to support member needs as well.

Quite a few branches have their own websites, and we have been including their information in our branch listings at <u>www.bcrta.ca/branches</u>. Our IT team is actively developing a platform that will allow branches to make their websites fit smoothly within the BCRTA system, and to manage their own member lists through connection with the BCRTA membership list. The idea is to provide the necessary technical services, along with an easy-to-use website system, so that local branches can focus on putting out the content their members want to see without having to manage complex technicalities on their own. If your branch is interested in benefiting from this initiative, contact the office and let us know.

Communications Committee members are hearing much positive feedback about the improvements made to our website, and are excited about the further improvements that are in the works. The **PostScript** and **BCRTA Connections** subcommittees have been developing policies, procedures and guidelines covering the solicitation, submission, editing and general quality of articles and other material for those publications. The subcommittees have also been researching fair rates and rules to govern ads in our publications something new for the BCRTA.

A particular focus for the Communications Committee is how we can work together to attract new members, and to keep the members that we have through continually improving the attractiveness and helpfulness of our publications. If you, dear reader, have suggestions, we'd love to hear from you!

Bob Taverner Communications Committee Chair

How do you like the BCRTA Connections Newsletter? Let us know! <u>connections@bcrta.ca</u>

BCRTACONNECTIONS

Partner Mailing Update

An Update on Our Work to Improve the Advantage Partner Mailing Program

One of the benefits of belonging to BCRTA is access to the Member Advantage program. From time to

time members receive mailed offers from Advantage partners. We are working to improve this program. Here are some answers to questions we have had about the mailings.

1. MAILING LISTS AND "WHO SENT THIS?"

We will be moving to more clear labelling on envelopes, to indicate that this is a mailing generated as a benefit of membership with offers for services from Members' Advantage Partners. Instead of just getting one offer, we may bundle them together as one mailing. We follow up with partners to gauge the effectiveness of mailings. We want members to receive offers that are relevant and useful.

<u>Your information is always protected</u>. Advantage partner firms are not given access to your information. We have an arrangement where the Advantage partner forward their ad to a professional "Mailing House" which prints the material, uses the mailing list that BCRTA manages, and sends the finished pieces through the mail. The only way the Advantage Partner learns about you and your details is if you choose to respond. Members can be assured that their privacy is always protected.

We are currently reviewing the language of all mailing materials for tone and clarity, and the packaging of the mailing. We want to make sure members understand clearly what the offer is, and the offer is the best it can be. The content will clearly state the nature of our relationship with the Advantage Partner.

Advantage Partners pay the cost of the mailing.

2. WHY BOTHER MAILING?

Our Members' Advantage Partner programs offer members good deals on products and services, and this is a benefit of membership valued by many. We have received a handful of emails expressing concerns about mailings, but many more members have responded positively, expressing interest in exploring the offerings. Positive responses outweight negative responses by a factor of twenty to one.

Our Advantage partnerships provide members with discount and preferred offers, and some send a portion of your purchases to support the work at BCRTA. You can see the numbers in each annual report. It amounts to many thousands of dollars each year. These funds help keep your annual membership fees at a very reasonable level. So there are plenty of positive reasons to provide this service to the members who want it. But that doesn't invalidate the concerns of those who prefer to not receive mailings, and we want to respect all members' wishes. So that leads us to the next point.

3. How Do I Make it Stop?

We are developing some more detailed information to go into future mailings that explain the program and will offer members an easy way to shut off all future mailings of this kind. If you are not interested in getting these promotion pieces, we don't want to bother you with them.

You can take action now, if you like. If you wish to not receive any mailings, please email office@bcrta. ca and simply say "Do not send me any further partner promotional mailings." Please include your name and address so we can be sure to take you off the mailing list.

4. THE BOTTOM LINE

The BCRTA values your membership in our association and we value your direct and honest feedback about your experience. What sort of offers are helpful to you? Let us know. Your feedback helps us do better and be better. We measure "better" by the quality of our member experience. We want your experience to be the best it can be, and we trust that the steps we are undertaking will help do that.

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For a number of years now the **Canadian Health Coalition** (CHC) has organized an annual **Lobby on Parliament Hill**, which involves about 100 lobbyists visiting as many Members of Parliament and senators as possible. Various interest groups, including health care policy scholars and practitioners across the country, and of course, members of the public, are engaged in the lobby.

These numbers and the participation were true for 2018 as well, although it was somewhat unfortunate that the lobby day this year (Feb 27) coincided with the release of the 2018 budget. Some appointments were cancelled. But at the end of the day, 85 lobbyists had 77 meetings with Liberal, Conservative and NDP MPs, as well as Liberal, Conservative and Independent Senators. Some of the MPs who had to cancel their meeting have since been in touch with the CHC asking if they can meet with the advocates in their ridings.

President **Patricia Clough** and **JoAnn Lauber** came from BC on behalf of the BCRTA; and BC's **COSCO** and **Health Coalition** were also represented. **Brian Kenny**, the president of the Canadian Association of Retired Teachers, engaged in the Lobby as well. The CHC arranged for about 70 delegates/lobbyists to attend Question Period. As it was the first such session following the Prime Minister's visit to India, the dynamics of Question Period were most revealing – the heckling, in particular, was excessive and non-productive.

This year's Lobby theme was opposition to encroaching privatization of our public health care system. The extent of the concerns and gravity around privatization were highlighted.

The Canadian Health Coalition observed, "We noticed support [for opposing health care privatization] in all the parties, and disinterest by some Liberal and Conservative MPs. Overall, NDP MPs were supportive but not all to the same extent."

BCRTA believes that engagement in this annual lobby exercise is worthwhile: it highlights crosscountry concerns related to health care, it empowers advocacy that is often translated into action in the provinces represented in the event, and it serves BCRTA members for whom health care and well being remain of immediate interest.

See the CHC Fact Sheet on for-profit healthcare.

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@bcrta.ca or 604-871-2260





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