



## **Powell River Retired Teachers' Association - Update September 2020**

### **Welcome to a very different September.**

The school year has got off to a very unusual start this year. Our Association has too, with no 'To Hell with the Bells' lunch being held. with the probability of no social 'get togethers' happening for the remainder of the year.

### **PRRTA Executive**

This past year's Executive members have been: Bruce Anderson, Faye Perry, Barbara Lambert, and Warren Wiley.

Bruce, after many years of dedicated service to the PRRTA, has decided to step down for the 2020 -2021 year.

Faye has decided to move to the lower mainland to be closer to her family.

**As a consequence, we really need at least two PRRTA members to join the Executive.** If you would be willing to join Barbara and myself for this school year, please call me at 604 485-2345 or email [wwiley@telus.net](mailto:wwiley@telus.net)

**BCRTA AGM** – This year the AGM will be held via Zoom on October 2 & 3. Your delegates are Faye Perry and myself.

**I received information today that the Conference on October 2<sup>nd</sup> will be open to all members. Please refer to the BCRTA information sheet below.**

**PRRTA AGM** - Our local AGM will be held via Zoom in late October. More information in the October Newsletter.

### **Which Health Insurance Plan is best?**

Do Members find the Coverage from Johnson better than the one offered by Greenshield? What do you think?

REPLY from BCRTA President Gerry Tiede

The answer is that it depends on what you need and what you will use. I personally have the Johnson EHC with Prestige and that is because I usually (not right now!) take long holidays and the policy provides as many 62 day trips as you take in each year. It's much cheaper travel insurance for long holidays than any other plan.

## Comparison of Extended Health Care Benefits – Sept. 2019

	<b>Teachers' Pension Plan (TPP) Extended Health Benefits</b>	<b>Johnson Inc. – Extended Health Care with Prestige Travel</b>
Plan Percentage	80% (1 <sup>st</sup> of 1,000); 100% thereafter	80%
Deductible	\$200 per person per calendar year (excludes insulin injectors, hearing aids, vision care)	None
Lifetime Maximum	\$200,000	\$250,000
Prescription Drugs	Covered <ul style="list-style-type: none"> <li>- Direct Pay Drug Card</li> <li>- PharmaCare Low Cost Alternative (LCA) and Reference Drug Program (RDP) pricing</li> <li>- 8% mark-up limit</li> <li>- \$10 dispensing fee cap per script</li> </ul>	<b>Plan 1:</b> Option A: \$1200 / Option B: \$2500 (per household) <b>Plan 2:</b> Option A: \$1500 / Option B: \$3500 (per household) Annual household drug limit based on date of birth <ul style="list-style-type: none"> <li>• Direct Pay Drug Card</li> <li>• BC Provincial (ie. PharmaCare) Formulary</li> <li>• PharmaCare Low Cost Alternative (LCA) &amp; Reference Drug Program (RDP) pricing</li> <li>• 8% mark-up limit</li> <li>• \$10 dispensing fee cap per script</li> </ul> <b>NEW</b> – Vaccines (\$100 per calendar year)
Accidental Dental	Covered	\$1000 per calendar year
Ambulance Services	Covered	Covered
Health Education	Not Covered	\$100 per calendar year
Hearing Aids	\$1400 per calendar years <ul style="list-style-type: none"> <li>• Reimbursed at 100%</li> </ul>	\$1000 per 5 calendar years
Home Care	\$50 / day <ul style="list-style-type: none"> <li>• Up to 10 days after hospital stay</li> <li>• Care must be from LPN or RN</li> </ul>	\$50 / day <ul style="list-style-type: none"> <li>• Up to 10 days after hospital stay</li> </ul>
Hospital Accommodation	Covered <ul style="list-style-type: none"> <li>• Semi-private or private room</li> </ul>	\$100 / day <ul style="list-style-type: none"> <li>• Reimbursed at 100%</li> <li>• Semi-private or private room</li> </ul>
Medical Aids and Appliances	Covered (some limits apply)	Covered (some limits apply)
Paramedical Services	Combined \$1000 per calendar year	Combined \$1000 per calendar year
Private Duty Nursing	Covered	\$3000 per 3 calendar years
Vision Care	\$300 per 2 calendar years <ul style="list-style-type: none"> <li>• Reimbursed at 100%</li> </ul>	\$300 per 2 calendar years
Eye Examinations	Covered <ul style="list-style-type: none"> <li>- included in Vision Care maximum</li> </ul>	1 exam per 2 calendar years - up to \$100
Travel	Out of Province (within Canada) only <ul style="list-style-type: none"> <li>- reimbursed at 100%</li> <li>- included in lifetime maximum</li> </ul>	Out of Province & Out of Country <ul style="list-style-type: none"> <li>- reimbursed at 100%</li> <li>- \$5000 per year</li> <li>- multi-trip plan (up to 62 days per trip)</li> <li>- trip cancellation / interruption (\$8000 per trip)</li> </ul>

## Here are the main points:

1. No deductible for the Johnson Plan - you have to pay the first \$200 for the GSC plan.
2. GSC covers more drugs than Johnson. Johnson uses the same formulary as the BC Pharmacare Plan but GSC covers more drugs. The Johnson Insurance people will help you figure out which is better for you if you give them the names of the drugs you take. Or you can look at this site to see if your drugs are covered by the BC Pharmacare formulary which means they are covered by Johnsons. <https://pharmacareformularysearch.gov.bc.ca/>

If you take only a few drugs each year, you might be better off in the Johnson plan because they will pay 80% of the costs right from the first prescription - you pay the first \$200 with the GSC plan. But if you take a lot of drugs that aren't in the Pharmacare formulary you will probably be better off in the GSC plan..

3. Filling prescriptions and some practitioners - such as physiotherapy - bill directly with both plans so you only pay your share either way. My experience is that you will get better service from the Johnson plan - especially if there is a problem. BCRTA can help with a Johnson problem and you are really on your own with a GSC problem.

4. Johnson is a bit better with eye coverage.



5. GSC is a bit better with hearing aids.

6. Johnson has a higher life-time maximum.

I don't think Johnson is selling new travel insurance policies right now as they are trying to figure out how COVID -19 will impact coverage and premiums. But I think they will sell EHC plans.

The Johnson's people promise best friend's advice. They will help you make the best decision even if it means you don't buy from them. That, and their good service, is why BCRTA continues to work with them.

Here's their contact information. Call the 604 number for the best service and be sure that you are talking to someone in BC.

- You must be a member of the BCRTA to access our insurance policies
  - Call the Langley office for the local service team
  - Telephone: 604-881-8840
- Toll free: 1-866-799-0000
- Email: [pbservicewest@johnson.ca](mailto:pbservicewest@johnson.ca)
  - 110-9440 202<sup>nd</sup> Street, Langley, BC
  - <http://bcrtajohnson.ca/>



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## BCRTA 2020 Conference Open to All



**Isobel Mackenzie**  
Seniors Advocate  
British Columbia

**Dr. Steve Morgan**  
School of Population  
and Public Health, UBC

**Dr. Roger Wong**  
Faculty of Medicine,  
UBC

We have a line-up of excellent speakers. The Seniors Advocate of BC, Isobel Mackenzie will be addressing issues relevant to seniors during these troubled times. Public Health expert Dr. Steve Morgan will share insights into Pharmacare and how upcoming changes are likely to affect our members. PostScript columnist and internationally recognized geriatrician Dr. Roger Wong will be addressing issues of educating seniors and their families on self-care during the current situation.

Have a question? Questions to the speakers can be submitted by emailing [conference@bcrt.ca](mailto:conference@bcrt.ca) Please submit your questions by Sept 25. This will give us time to send those along to our presenters. It may not be possible to forward questions live to our speakers.

We will select the most frequently asked questions first. All questions may not be answered during the broadcast but we will work to post all questions and answers to our conference web-page in the days following the event. The conference will be recorded and we hope to post a link to the recording.

**Please note:** the conference is a *presentation* environment, not a *meeting*. The positive side of that is that any member can view the conference even if they are not a delegate, and as a result we may reach many more people. This format will not be interactive – you don't need a microphone or camera to take in the conference.

Links to view the conference live will be available on Oct 2 at <https://bcrt.ca/conference>

Please use your branch newsletters and email lists to promote the Conference Day to all your members.

## **2020 SCHOLARSHIP RECIPIENTS**

Two scholarships were awarded this year. The recipients were Cedar Butler and Rhianna Williams. Here are their letters.



To the Future Teacher's Scholarship Committee:

I am writing to thank you for the generous scholarship your organization has awarded me. I was so excited to hear I was a chosen recipient.

This fall I will be attending Simon Fraser University to pursue my goal of becoming a teacher, and I am beyond excited to turn my passion of working with children into a career. To attend University I will be balancing many expenses and your scholarship has greatly lightened my financial burden. This will allow me to enjoy university and focus on my studies.

While in university I plan to specialize in Environmental Education & Learning and Developmental disabilities and I am very excited to see where my journey takes me. Thank you again for your generosity.

Sincerely

Cedar Butler.



To the Future Teacher's Scholarship Committee:

Thank you so much for awarding me with the Future Teacher's Scholarship. The scholarship will help me tremendously with the costs of tuition and other expenses associated with University.

I am very excited to start my teaching degree in the fall at the University of Victoria!

Sincerely,  
Rhianna Williams

## **Lang Creek Native Plant Garden**

Long time members will remember that the RR Smith Memorial Fund Foundation, a charity established by the BCRTA, gave funds to the Lang Creek Hatchery and Native Plant Garden. Their Newsletter follows



*Lang Creek Native Plant Garden*

*Steering Committee Newsletter*

## *Indigenous Plants Inspire*

### *growing together:*

We have new signage! In our last newsletter we included a link to a virtual gallery of fourteen plant identification signs. Finally, each has a permanent garden home. Come visit! There's lots of fresh air and space where all can enjoy the gardens while practicing social distancing.

### *ground breaking:*

The gardens, established in 2009, are designed to showcase the beauty and diversity of the native plants of south-coastal B.C. The new signs offer botanical information and descriptions of the ways in which our First Nations People have used and still use plants for food, medicine, and technology. We are grateful to Betty Wilson, Sharon Galligos, and the Tla'amin Elders for contributing Salish names and symbols. Similarly, the work of Wendy Cocksedge, translation liaison, is much appreciated.



### *with thanks to:*

Powell River Community Forest  
for funding this project.





**ἰαμυχῆ**  
**Red Flowering Currant**  
*Ribes sanguineum*

A shockingly beautiful bush when in bloom with bright pinkish-red clusters of flowers. It is an excellent drought-tolerant landscaping plant. It can grow up to 4m tall with crooked brownish-red stems. It thrives in full sun, so can be found in open dry woodlands or disturbed sites. The dark blue waxy berries are edible but bland.

Indigenous Peoples ate the berries fresh but generally did not preserve them by drying.





***thanks also go to:***

- \* Goat Lake Forest Products and Wayne Bjorgfjord for donation of cedar posts
- \* English Group and Impact Signs
- \* Gerry Scholefield for newsletter and site preparation
- \* Friends of the Garden Volunteers
- \* Sunrise Rotary Volunteers

**For more information or to volunteer contact Steering Committee Members:**

Joyce Bredo, Wendy Cocksedge,  
 Shirley Cole, Ellena Johnson, Laura Johnson,  
 Liz Kennedy, Gail Scholefield,  
 Sharon Shultz and Michael Stewart

**To view our gallery of new signs click on**

<https://www.dropbox.com/sh/2fr5pf89zn9xewt/AABb19Cvc0BBuM5zcJgATXc3a?dl=0>