

# WHAT WE WANT FOR *Christmas*



*What do you want for Christmas?*

As years go by I have learned that Christmas doesn't bring to mind the things I wish to acquire, but instead gratitude for all I have.

Amongst the things I have are the routines of Christmas. Repeating those familiar preparations gives a sense of order, of readiness and plenty. The fruitcake is baked, the caramel popcorn sits safely in its tin, and there are a variety of cookies to share with friends.

Large fabric bows hang on our heritage house windows and our ten-foot tree has the same decorations as the year before, as well at least three new ones. Three new ones? That is so there

will be one of each for my girls when I am no longer able to put up a tree.

And then, because there are now grandsons, I sit with the youngest to cuddle and probe, "What would you like for Christmas?"

His high-pitched voice responds, "A hot dog."

And lo, later, in his newly-acquired hand printing I find "hot dog" on his wish list to Santa.

In that moment, I know that I already have what I want for Christmas.

Enjoy the best of the season.

*Grace Wilson* is President of BCRTA

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# TRAVEL INSURANCE COMPARISON

## DO YOU HAVE GOOD TRAVEL INSURANCE?

Thousands of BCRTA members have enjoyed travel insurance coverage through BCRTA’s MEDOC travel insurance plan, and Johnson Prestige Travel Insurance. Satisfaction levels with BCRTA’s travel insurance offerings are parallel to the high marks received by our Johnson EHC plan. In our recent EHC Satisfaction Survey of BCRTA members, the Johnson EHC plan was rated higher than Green Shield on all 21 of 21 measurable categories.

## NEW COMPETITION TARGETS GSC USERS

Retirees who have EHC coverage with Green Shield Canada recently received a mailing offering them travel insurance. Naturally, this has led to a series of inquiries to BCRTA as to how GSC’s new travel insurance plan compares to the established travel insurance offerings in BCRTA.

Many of the details of the new Green Shield offering are only made plain if one examines in detail the complete terms of the plan, which is not included in the mailing, but is available as a download from the Green Shield website.

We have produced this detailed comparison of plan coverage and some sample rates for different age groups. Links to more extensive documentation are at the web page noted below. The best way to confirm which coverage works best for you is to have a personal consultation with a Johnson representative at 1.877.989.2600.

## COVERAGE: JOHNSON BASE PLAN COVERS MORE SITUATIONS, AT HIGHER LEVELS

Both of BCRTA’s travel offerings provide more extensive coverage than Green Shield Travel. As shown on the following pages, more travel incidents are covered, and in many cases coverage levels are significantly higher with the Johnson plan. The Prestige plan offers superior *Sudden and Unforeseen* coverage, rather than requiring 90-day stability.

## ANNUAL COST COMPARISON A MIXED BAG

For users in optimum health, Green Shield costs are much higher, particularly for older travelers. Johnson has 3 pricing levels - see the chart below for 2 sample rates, then see complete report at:

<https://bcрта.ca/compare-travel-insurance-plans>

## COMPARING ANNUAL COSTS FOR AN INDIVIDUAL TRAVEL INSURANCE PLAN

AGE	GREEN SHIELD TRAVEL	JOHNSON MEDOC OPTIMAL RATES <i>(subject to health questionnaire)</i>	JOHNSON MEDOC STD RATES <i>(no questionnaire)</i>
60 YEAR OLD	30 DAY TRIPS: \$204	35 DAY TRIPS: \$150	35 DAY TRIPS: \$296
70 YEAR OLD	30 DAY TRIPS: \$432	35 DAY TRIPS: \$371	35 DAY TRIPS: \$660
80 YEAR OLD	30 DAY TRIPS: \$960	35 DAY TRIPS: \$646	35 DAY TRIPS: \$1088
60 YEAR OLD	60 DAY TRIPS: \$456	60 DAY TRIPS: \$295	60 DAY TRIPS: \$538
70 YEAR OLD	60 DAY TRIPS: \$960	60 DAY TRIPS: \$673	60 DAY TRIPS: \$1148
80 YEAR OLD	60 DAY TRIPS: \$2040	60 DAY TRIPS: \$1244	60 DAY TRIPS: \$1815



Travel Insurance Comparison continued

## COMPARISON OF JOHNSON TRAVEL PLANS TO THE NEW GREEN SHIELD TRAVEL OFFER

FEATURES	GSC TRAVEL	BCRTA PRESTIGE	BCRTA MEDOC
<b>Medical Emergency Maximum</b>	\$5,000,000 per incident, per eligible participant	\$5,000,000 per person, per policy year	\$5,000,000 per person, per policy year
<b>Pre-Existing Medical Conditions Stability Period</b>	90 days stable	<i>Sudden and unforeseen</i> No stability clause. Contact Johnson for details.	<i>90 days stable</i>
<b>Trip Cancellation, Interruption &amp; Delay Insurance</b>	Not Covered	<b>\$8,000</b> per insured person, per trip This benefit can apply to trips within the home province	<b>\$8,000</b> per insured person, per trip This benefit can apply to trips within the home province
<b>Upgrade Cost or Single Supplement Benefit</b>	Not Covered	<b>Included</b>	<b>Included</b>
<b>Baggage &amp; Personal Effects</b>	Not Covered	<b>\$1,500</b> per insured to a max of <b>\$3,000</b> per family * including \$400 per insured to a max \$1,000 per family for the purchase of necessary toiletries and personal clothing as a result of your checked baggage being delayed by the carrier more than 12 hours after your arrival	<b>\$1,500</b> per insured to a max of <b>\$3,000</b> per family * including \$400 per insured to a max \$1,000 per family for the purchase of necessary toiletries and personal clothing as a result of your checked baggage being delayed by the carrier more than 12 hours after your arrival
<b>Document Replacement</b>	Not Covered	<b>\$500</b> in the event of loss or theft: passport, driver's license, birth certificate, travel visa, other gov't issued documents required for travel	<b>\$500</b> in the event of loss or theft: passport, driver's license, birth certificate, travel visa, other gov't issued documents required for travel
<b>Annual Plan Duration</b>	30 days or 60 days	Base Plan covers <b>unlimited</b> trips up to <b>62</b> consecutive days outside of Canada (trips can be of unlimited duration in Canada)	Base Plan provides <b>unlimited</b> trips up to <b>17</b> or <b>35</b> consecutive days outside of Canada (trips can be of unlimited duration in Canada)



## Travel Insurance Comparison continued

FEATURES	GSC TRAVEL	BCRTA PRESTIGE	BCRTA MEDOC
<b>Is coverage for longer trips available?</b>	No	Supplemental plan is available for up to to <b>182</b> or <b>212</b> days	Supplemental plan is available for up to <b>182</b> or <b>212</b> days
<b>Air Emergency Transportation or Evacuation</b>	Air evacuation (including a medical attendant when necessary); or one-way economy airfare (including medical attendant/stretchers seats when required)	Air ambulance; or one-way economy airfare (including medical attendant/stretchers seats when required)	Air ambulance; or one-way economy airfare (including medical attendant/stretchers seats when required)
<b>Private Duty Nursing</b>	\$5,000 per calendar year	<b>\$10,000</b> per insured (in hospital only)	<b>\$10,000</b> per insured (in hospital only)
<b>Vehicle Return Benefit</b>	\$1,000	<b>\$5,000</b>	<b>\$5,000</b>
<b>Pet Return</b>	Not Covered	<b>\$500</b>	<b>\$500</b>
<b>Physiotherapy &amp; Other Professional Services</b>	Not Covered	Physiotherapist, chiropractor, osteopath, chiropodist or podiatrist up to <b>\$500</b> per profession	Physiotherapist, chiropractor, osteopath, chiropodist or podiatrist up to <b>\$500</b> per profession
<b>Emergency Dental Expenses</b>	\$2,000	<b>\$5,000</b>	<b>\$5,000</b>
<b>Emergency Relief of Dental Pain</b>	Not Covered	<b>\$600</b>	<b>\$600</b>
<b>Incidental Hospital Expenses</b>	Not Covered	<b>\$250</b>	<b>\$250</b>
<b>Additional Hotel &amp; Meal Expenses</b>	\$150 per day Max \$1,500	<b>\$350 per day</b> <b>Max. \$3,500</b>	<b>\$350 per day</b> <b>Max. \$3,500</b>
<b>Non- Medical Emergency Evacuation</b>	Not Covered	<b>\$5,000</b>	<b>\$5,000</b>
<b>Transportation to the Bedside</b>	Round trip economy airfare + \$150 per day (5 day max) Includes only specific family members Requires 7 day of hospitalization or to identify body	Round trip economy airfare + additional Hotel & Meal Expenses (\$350 per day, Max <b>\$3,500</b> ) Includes family or close friend. Requires 3 day of hospitalization (unless under age 21) or to identify body	Round trip economy airfare + additional Hotel & Meal Expenses (\$350 per day, Max <b>\$3,500</b> ) Includes family or close friend. Requires 3 day of hospitalization (unless under age 21) or to identify body



## Travel Insurance Comparison continued

FEATURES	GSC TRAVEL	BCRTA PRESTIGE	BCRTA MEDOC
<b>Return of Minor Dependent Child with Escort</b>	Not covered	One-way economy <b>airfare</b> + return economy transportation for an escort (when required)	One-way economy <b>airfare</b> + return economy transportation for an escort (when required)
<b>Repatriation or Burial</b>	\$5,000 repatriation only	<b>\$5,000</b>	<b>\$5,000</b>
<b>Flight Accident &amp; Accidental Death &amp; Dismemberment</b>	Not covered	<b>Flight Accident – up to \$100,000</b> <b>AD&amp;D – up to \$25,000</b>	<b>Flight Accident – up to \$100,000</b> <b>AD&amp;D – up to \$25,000</b>
<b>Return airfare</b>	One-way economy airfare if vehicle is stolen or rendered inoperable	Not covered	Not covered
<b>Referral Services</b>	\$50,000 per calendar year	Covered under EHC Plan	Not covered
<b>Extending Coverage while on a trip?</b>	Increase trip duration from 30-60 days <b>must be made prior to departure.</b>	<b>Yes</b> , prior to coverage lapsing. If any claims during trip or reason to submit a claim, insurer approval is required.	<b>Yes</b> , prior to coverage lapsing. If any claims during trip or reason to submit a claim, insurer approval is required.
<b>Return to Home Province or Territory or Residence</b>	You must return to your province of residence for at least 24 hours before your trip duration coverage resets.	Trips are separated by a return to home province or territory of any length, <i>even if less than 24 hours.</i>	Trips are separated by a return to home province or territory of any length, <i>even if less than 24 hours.</i>

Please note: This is not a definitive statement of coverages. Consult the fine print in the plan documents for detailed coverages.

See all the details at

<https://bcрта.ca/compare-travel-insurance-plans>

Call **1.877.989.2600** to speak with a Johnson Representative

## EXCELLENCE IN PUBLIC EDUCATION

### CELEBRATING TEACHING

This year the Excellence in Public Education Committee is exploring ways to celebrate our careers and professional contributions to what John Goodlad calls “the human conversation”. Think about a particular achievement in your career; or consider a unique programme or student-centred incentive you were part of. Watch for a call for contributions to mutual celebration.

### BCTF’S “TEACH BC” RESOURCES

Another way to celebrate your curricular creativity is to consider contributing to the BCTF’s “TeachBC” website. Your best practice lesson and unit plans are welcome as a means of supporting in-service teachers – particularly those new to the profession.

If you are interested in participating, learn more at <https://www.bctf.ca/classroom-resources>

### OUR VALUES

The Committee is also developing some “excellence in public education” values statements to support best practice. The first area we will look at is the teaching of languages and cultural heritages in our province and in Canada generally. This investigation will enable us to advocate for best practice in our schools.

### GOLDEN STAR AWARDS

The Golden Star Awards programme for 2021-2022 is about to be publicized across the province over the next few months. Application forms are on the BCRTA website. Share them with teachers in your community who are engaged in programming that brings students together with seniors in an on-going inter-generational educational setting. The next deadline for applications is April 15, 2022.

*The current Excellence in Public Education committee consists of Grace Wilson, Annette O’Connor, Janice Androsoff, Caroline Malm (past chair), Brenda Jones (co-chair) and Steve Bailey (chair).*



HELPING BC STUDENTS AND SENIORS CONNECT

# GOLDEN STAR AWARDS

**FIVE \$1500 AWARDS**  
GIVEN TO PROGRAMS FROM KINDERGARTEN TO GRADE 12

**PLUS ONE \$1500 AWARD**  
SPONSORED BY



**SUBMISSION DEADLINE APRIL 15**  
Local award ceremonies are held in the communities of winning entries.

British Columbia Retired Teachers' Association

*Celebrating School Programs that Feature the Interaction of Seniors and Students*

**SUBMISSION GUIDELINES:** [www.bcrta.ca/bcrta-golden-star-awards/](http://www.bcrta.ca/bcrta-golden-star-awards/)

**BY MAIL:** 100 - 550 WEST 6TH AVENUE, VANCOUVER, BC V5Z 4P2

**EMAIL:** [office@bcrta.ca](mailto:office@bcrta.ca)

# 2021-2022

# News

FROM AROUND THE BCRTA



## VOLUNTEER OPPORTUNITY

Seniors' Health and Wellness Institute (COSCO) puts on free workshops for seniors in BC, on issues such as Technology and Aging, Sleep, Hypertension, Personal Planning Overview, Pensions and Tax Options. We work with over 90 senior's groups throughout the province and have put on workshops for well over 50,000 seniors since we started in 2007.

To look at the types of workshops we facilitate, see our brochure at [www: seniorshelpingseniors.ca](http://www.seniorshelpingseniors.ca) We seek retired educators to present the prepared workshop materials by zoom or in-person where health protocols permit. Mileage is reimbursed.

There is no set requirement as to the number of workshops a volunteer does.

If you are interested in becoming a workshop facilitator, please contact:

Barb Mikulec at [mikulec@telus.net](mailto:mikulec@telus.net)



## WELL-BEING SPANS EDUCATION, ADVOCACY

BCRTA's mission is to promote the well-being of our members and seniors in general. As such, BCRTA has pursued this goal in different ways over the years. A few years ago, a comprehensive view of well-being led to the Well-being Committee being formed by the amalgamation of the Health and Housing committee and the Social Concerns committee.

A major focus of the Well-being Committee is to provide knowledgeable, up-to-date, well-researched and interesting articles in PostScript and Connections for members and all other seniors who could benefit from the information.

The committee writes about personal experiences and health research that is relevant to members and other seniors.

The committee also works to actively advocate for and engage members on issues that fall under the committee's mandate. When issues or events are identified that affect the health and security of seniors, the committee ensures that the BCRTA board receives the appropriate background material to ensure effective advocacy.

As part of its education focus, the committee has recently begun producing short webinar segments on topics relevant to seniors.

*Pat Thiesen, Chair*

## SPECIAL BCRTA OFFERS!

MAY 21, 2022 GROUP DEPARTURE

# ALASKA 7 NIGHT CRUISE

Join Dave and Bon Scott for this unforgettable experience

- 7-night cruise, all meals, entertainment, exclusive cocktail reception and more!
- Starting at just \$1274 per person\*
- Koningsdam (with Holland America)
- Watch for whales, Dall's porpoise and bald eagles en route to majestic Glacier Bay National Park.



NOV 15 TO 30, 2022

# WONDERS OF EGYPT + OPTIONAL 5 DAYS IN EXOTIC JORDAN

Join Gerry Tiede, Past President of BCRTA as we explore the ancient sites and exotic locales of Egypt.

- Pyramids of Giza and the Great Sphinx
- Egyptian Museum of Antiquities
- Sail the legendary Nile River on a 4 Night Cruise from Aswan to Luxor
- Valley of the Kings and the Queens
- Guides, luxury accommodations for you, family and friends, and much more
- **ACT QUICKLY - ONLY A FEW SEATS LEFT!**

MAY 16 TO 19, 2022

# OKANAGAN WINE TOUR AFFORDABLE BC ADVENTURE AT JUST \$999

To learn more call 1-800-481-9739  
Email [info@tripmerchant.com](mailto:info@tripmerchant.com)  
<https://bcrtatripmerchant.ca> with  
password BCRTATM18



\* CONTACT TRIP MERCHANT FOR A COMPLETE QUOTE OF ALL FEATURES AND PRICE OPTIONS





## ACER-CART

As a member organization of L'Association canadienne des enseignantes et des enseignants retraités – Canadian Association of Retired Teachers, the BCRTA is part of a strong advocacy network for seniors across Canada. The goals of this national advocacy effort include

- Implementation of a national seniors' strategy;
- Implementation of a national pharmacare programme;
- Monitoring federal / provincial health care funding agreements;
- Prioritizing care in seniors' own homes as long as possible;
- Developing national and effective standards for governing long-term retirement and health care homes.

The full statement of these initiatives can be found on the ACER-CART website, [acer-cart.org](http://acer-cart.org).

BCRTA past president, Gerry Tiede, is the current president of ACER-CART. BCRTA president, Grace Wilson, serves on the ACER-CART Advocacy Committee and Steve Bailey, BCRTA ACER-CART representative, serves on the ACER-CART Communications Committee.

**Steve Bailey** is BCRTA's representative to ACER-CART.



## BCRTA LEADER NAMED TO BC TEACHERS' PENSION PLAN BOARD OF TRUSTEES

At the request of BCRTA, the BC Teachers' Federation recently named long-time association leader Al Cornes to the BC Teachers' Pension Plan Board of Trustees.

Al has extensive experience in pensions and benefits, and was part of the negotiating team that facilitated the joint trust agreement structure for the pension plan twenty years ago.

Al is familiar to many retirees as a presenting expert at BCRTA's pre-retirement workshop seminars that have educated thousands of teachers on their retirement options.

**Arnie Lambert**

*Chair of Well-being Committee*

***Any changes to your e-mail address or home address?  
Contact Laurie Boyd at the BCRTA Office  
at [laurie@bcrt.ca](mailto:laurie@bcrt.ca) or 604-871-2260***

THE RESULTS TELL THE STORY

BCRTA MEMBERS' EXTENDED HEALTH CARE INSURANCE

Satisfaction Survey



WOULD YOU RECOMMEND YOUR CURRENT EHC PLAN?

35.2%

88.9%



# OF CATEGORIES WITH THE HIGHEST RATING

1

21



Since 1998, BCRTA has been offering insurance options to our retiree members. Thousands of BCRTA members now enjoy friendly, reliable coverage at a reasonable price. Prestige EHC and Travel by Johnson has much higher satisfaction levels than competing plans. Visit <https://bcрта.ca/ehcsurvey> to see the peace of mind the right plan can give.

Is it the right choice for you?

GET A FREE NO OBLIGATION CONSULTATION  
Visit [bcрта.johnson.ca](https://bcрта.johnson.ca) or call 1.877.989.2600