

# WHAT'S UP WITH EXTENDED HEALTH?



## **IT'S TIME FOR BETTER EXTENDED HEALTH PLANS - WHAT YOU CAN DO**

Group benefit plans harness the strength of thousands to provide security and benefits to individuals in the plan. As a teacher you enjoyed better benefits than most, with up to 80% of the costs paid by your employer.

### **EHC IN RETIREMENT**

EHC coverage changes in retirement. Everyone in the group is older, sometimes with higher claims, and there is no employer to share the cost. So EHC plans for retirees tend to offer lower benefit levels. But it is still better to be in an EHC group plan than to sign up for an individual plan directly with the insurance company – costs in such plans are often much higher.

EHC coverage should be clear, easy to use, reliable, fair, and treat subscribers with respect and compassion. A bad EHC experience might include confusing or conflicting guidelines, needless disputes, excessive paperwork and indifference toward you as a person.

### **POSSIBILITIES OF CHOICE**

The right choice in EHC plans is very important for peace of mind and security. The points at which you rely on coverage are often the most stressful times of your life. A caring, responsive insurer will make for much happier outcomes. You may realize just how bad your coverage is at your moment of greatest need.

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Many retirees do not realize they have a choice of plans. For BC's retired teachers, a "default" plan is the Green Shield coverage publicized by the TPP. The TPP does not own or run the plan, but contracts to Green Shield the right to be the default choice for new retirees. *All residual funds of the Green Shield EHC plan stay with GSC.* Many teachers are not aware of other options when they sign up. A common misunderstanding is that BCRTA is connected to the Green Shield plan. *That is not the case.*

For over 20 years, BCRTA has grown an alternative benefits plan, crafted in response to member needs. Our partner is Johnson Insurance, who bring a focus on personal service and "Best Friend Advice." *A portion of the Johnson Prestige EHC premiums paid by BCRTA members goes back into supporting the work of our association.* We think of it as a "virtuous circle": our members benefit from the bargaining power of our group, in a plan that builds the strength of our association to serve retirees.

## ADVOCACY AND COMPLAINTS

BCRTA's mission is the well-being of our members. That means we spend a lot of time listening to and advocating for retirees. What we have been hearing for some time is great frustration with EHC coverage. When the TPP switched providers from Blue Cross to Green Shield there was a marked increase in dissatisfaction.

Members told us of difficulty in making claims, changing interpretations of coverage, and unresponsive or unsympathetic service agents. We heard it in person at branch meetings, in conversation, and by mail.

To gauge the size of the problem, over fifteen months

we tracked every interaction our service desk had with members, making a note of the character of each of those conversations. We recorded dozens of complaints about EHC plans. Just 10.7% of those were about the BCRTA-Johnson EHC plan. A whopping 89.3% of complaints were about the Green Shield plan. Also note: this time period was well *after* the initial deluge of complaints about Green Shield coverage.

We expect to hear about any issues with the Johnson plan – after all, they are our partner, and we can follow up to resolve issues because we have direct access to the plan partners, and *thousands of BCRTA members use it.*

It is no small irony that the vast majority of complaints BCRTA receives are for the plan we do not sponsor. We provide information and any support we can regarding complaints about Green Shield EHC. People contact us because they have exhausted all other routes, or sometimes do not understand who offered the plan.

## A BETTER FUTURE FOR EHC

It is time to get this situation fixed. Our EHC survey will give us a statistically significant profile of how YOU feel about your EHC coverage. This confidential information will help BCRTA ensure that our EHC plan is the best it can be. The survey will also display for all retirees just what their peers think about each of the EHC plans.

We think the best approach to caring for people is to have open, informed conversation about facts. So here is your chance to share your stories, good or bad, and register your voice. *We are listening to YOU.*

Please share your thoughts about your EHC coverage experience in our five minute survey.

<https://bcрта.ca/EHCsurvey>

FROM THE DESK OF  
**PRESIDENT GRACE WILSON**



**PROTECTING PUBLIC HEALTH CARE**

The Board has moved to contribute a grant of \$5000 in support of the BC Health Coalition Legal Defense Fund in support of their on-going intervener status in the Charter Challenge against Brian Day and the privatization of medial services as the case is being appealed to the BC supreme court. The case opens on June 14, 2021.

Below is a link to the “Take Action Pledge”. Please consider signing this pledge. It will build momentum in support for the BC Health Coalition and Canadian Doctors for Medicare.

<https://www.savemedicare.ca/pledge>

**ACER-CART AND ADVOCACY**

The BCRTA is a member of ACER-CART, the Canadian Association of Retired Teachers. ACER-CART is working to support and facilitate members in their advocacy by providing information with a follow-up letter writing campaign.



*Dr. Samir Sinha* and *Dr. Steve Morgan* were outstanding speakers at their conference and made the case for a National Seniors Strategy. Just click on the link below and listen as they present a wealth of information.

[acer-cart.org/june3event/](http://acer-cart.org/june3event/)

After watching the webinars, you should be moved to write your MP. ACER-CART has made this as easy as pushing a button. Use the link below and then push send.



Write your MP campaign:

[acer-cart.org/national-seniors-strategy-2/](http://acer-cart.org/national-seniors-strategy-2/)

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



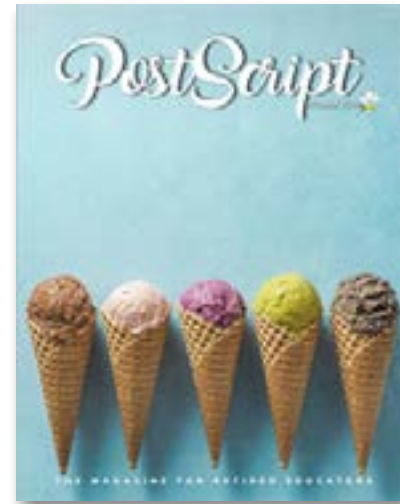
**MEMBER WELL-BEING COMMITTEE**

The committee is presently working on a number of issues:

- Senior Care Issues arising from the pandemic – the committee would like to work closely with COSCO and the BC Seniors’ Advocate to clarify the issues, develop policy, and lobby for needed changes.
- Housing for Seniors
- The committee has agreed to work in conjunction with BCRTA staff to produce two webinars for the 2021-2022 year; ideas and content to be established by the committee at future meetings.

The committee would like to remind membership that this year there has been a change in how the Homeowner Grant works. Be sure to read your 2021 Property Tax Notice carefully and go online to apply at [www.gov.bc.ca/homeownergrant.ca](http://www.gov.bc.ca/homeownergrant.ca)

*Terry Green, Well-being Chair*



CHECK YOUR MAILBOX  
THIS WEEK FOR  
THE SUMMER 2021 ISSUE  
OF POSTSCRIPT MAGAZINE



**TEST  
DRIVE**  
Your 1st Year  
100% Free!

***Have a friend who hasn't joined yet?***

- **Teachers**
- **School Support Staff**
- **Post-Secondary Educators**

***BCRTA Membership - First Year Free***  
*Joining Means a Better Retirement*

- More Choices with Prestige EHC & Travel
- Advantage Partner Discounts
- Pension News and Advocacy
- Learning and Social Opportunities
- Supporting the Cause of Public Education
- PostScript Magazine

***Share the Link: [bcрта.ca/join](http://bcрта.ca/join)***

# EXCELLENCE IN PUBLIC EDUCATION COMMITTEE

## GOLDEN STAR UPDATE 2021



For a second year, public health restrictions due to COVID- 19 prevented the in person presentation of BCRTA's Golden Star Awards. We received several applications from teachers who found safe, creative ways to offer intergenerational programs despite the pandemic. Like the recipients of the awards, we had to pivot and find another way to celebrate outstanding intergenerational programs in BC's public schools.

Thanks to Zoom technology, Excellence in Public Education Committee members were able to attend all Golden Star Award presentations this year! This year, committee members located in Coquitlam, Nelson, the Okanagan and Vancouver joined virtual presentations to recipients in Coquitlam, Surrey, Thetis Island and West Vancouver. We had the enormous pleasure of speaking with teachers, students, seniors, a superintendent, principals, parents, a school board Trustee, and a care home representative, all through the magic of technology. The only things missing were the cake and ice cream.

This year, we celebrated presentations on June 1st, Intergenerational Day. Zoom took us to a classroom in White Rock where the grade 3-4 students had made golden star wands to wave at us as they said "thank you" in unison. From there we went to a beautiful forest in Surrey where the grade K-1 class called "thank you" from their outdoor classroom amidst towering evergreens. June 2nd

found us across the water on Thetis Island where we enjoyed original presentations by K-7 students in their 100 year old one room school house. Next we joined recipients at an elementary school in Coquitlam where students expressed their gratitude through prose and poetry. Our final celebration was with recipients at Sentinel Secondary School in West Vancouver where senior students expressed their heartfelt thanks to BCRTA for the support received.

At every Golden Star Award event, each person who spoke emphasized that the benefits of intergenerational interactions are life changing for all participants. During the pandemic, the selected programs were key in combating the loneliness and isolation experienced by many seniors. Students benefited in important ways and, amongst many other attributes, developed empathy and an appreciation for the wisdom of seniors. Kudos to teachers Harriette Chang, Cecily Evans, Laura Fitzpatrick, Ellen Petersson, Genny Redman and Lisa Tomé for their dedication to excellence in intergenerational programming in BC's public schools.

Many thanks to Kristi and Laurie at the BCRTA office for facilitating essential aspects of the Golden Star Awards program and to committee members Cheryl Halsted, Caroline Malm, Barb Mikulec and Grace Wilson for their work on behalf of BCRTA members.



# DISCOVER THE VALUE OF BCRTA'S MEMBERS' ADVANTAGE PROGRAM

[www.bcrta.ca/members-advantage-program/](http://www.bcrta.ca/members-advantage-program/)



Canadian Public Employee Acquisition Club



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Enjoy travel and entertainment discounts of up to 50%



**BCRTA**  
BC Retired Teachers' Association










# ELDERDOG CANADA

**Local Volunteers Supporting Seniors and Their Dogs**

**Are you a senior who needs help caring for your dog?**

Dog care support can involve:

-  dog walking
-  transportation to and from vet or groomer
-  minor grooming
-  assistance with obtaining food and feeding
-  foster care

Our services are provided free of charge

ElderDog Canada is a federally incorporated non-profit and registered charity

**Contact ElderDog for more information about our services or to volunteer**

Our Vancouver Pawd provides support across the Lower Mainland area

1.855.336.4226

[info@elderdog.ca](mailto:info@elderdog.ca)

[www.elderdog.ca](http://www.elderdog.ca)



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*Ageing people, ageing dogs – a vital connection*

