

The ADVISOR

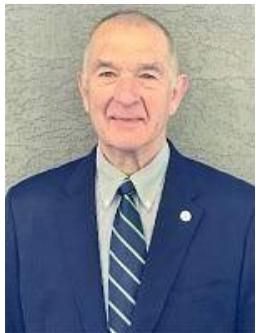
Summer 2021



Municipal Pension Retirees' Association

President's Message

Inside This Issue



Terry Erskine
MPRA President

A great deal has happened since our last Advisor including many district meetings as well as our 2021 Convention. Zoom has been a great tool on both these fronts and we have not only used it a lot but we have provided one on one training to our membership who requested it.

On each of these meetings I learned a lot about you and some of your thoughts about retired life. I am starting to recognize the fact that retirement is a balancing act that that gives us the spread we need to function. Social interaction has been difficult during the last year but many of you have tried

to turn a crisis into an opportunity. From visiting with our families on Zoom and witnessing the activities of our grandchildren. It appears on the surface that we are starting to see some improvement and the opening up of things. Each of us have a responsibility to comply with the Public Health recommendations and orders and the harder we try the faster the restrictions could disappear.

On the District meeting front, we are currently working on a hybrid model for meetings where we can have face to face meetings and Zoom meetings at the same time. The Zoom meetings will be to help those that can't attend face to face meetings but would like to stay informed about pension issues. It is our hope that by September we can try the Hybrid model for district meetings to accommodate those members that are unable to come to a face to face meeting but would still like to

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be part of the discussion at the district level. We may be overly optimistic about the September target but our goal is to test out the system and hope that the public health rules allow our face to face meetings to resume.

In March of this year we hired a new Operations Manager, Heather Holmes to coordinate the activities in our provincial office. Heather brings the necessary skills for this position as well as a strong background in computers, websites and IT in general. It is our hope that we can update our website, evaluate our platform, and investigate ways we can assist the districts. This is a slow process and we have started with changing the platform at the writing of this report. Like any other Organization, we are continually trying to improve our service to the district and Heather is part of the team that can assist in this challenge.

We are continuing to meet with many other retiree groups like the BC Retired Teachers' Association, B.C. Government Retired Employees' Association, and the Association of BC College Pension Plan Retirees. We have found these meetings very helpful and we have met on a monthly basis to share ideas and discuss options for services to our members. We have done a lot of sharing with this group and by listening to new idea that have worked we can build on the success and be aware of the cautions of these association. Our goal is to continue these meetings and start to focus on subject specific topics that are in the best interests of all of these associations.

In closing, I would like to say how pleased I was with our 2021 Convention. You, the members, pulled out the stops to get Zoom installed on your computers and many took advantage of our tutoring team to prepare for the event. The entire Provincial Executive, our staff, and many of you, the membership, worked very hard and are all responsible for the success of this 2021 Convention. I would also like to thank Keeghan Polard of Ursa Creative in coordinating, behind the scenes. It took a team to complete this task and you should all be congratulated for the roll you played in this event.

Provincial Executive
2021 - 2023

Provincial President
Terry Erskine

1st Vice-President
Ed Pakos

2nd Vice-President
Bonnie Pearson

Vice-President at Large #1
Sandy Dreger

Vice-President at Large #2
Terri Griffin

Provincial Secretary
Bev Dobbyn



A WORD OF THANKS

For those members that, are no longer a part of the Provincial Executive; thank you. Your time, commitment and dedication are recognized and appreciated. We wish you well. For those new to the board; welcome to our team. We look forward to getting to know

Provincial Treasurer

Jean Perog

Vice-President of Communication

Howard Brown

Regional Vice Presidents

Vice-President Vancouver Island

Bob Emery

Vice-President Lower Mainland

Karin Liddle

Vice-President Fraser Valley

Laura Bailey

Vice-President Thompson/Okanagan

Charlotte Boyden

**Vice-President Kootenays/
Out of Province**

Janice Broadhurst

Vice-President Cariboo/Northern BC

Betty Walters

**Two Vice-Presidents at Large
Lower Mainland/Fraser Valley**

Lee Massey

Betty McGee

Retiree Trustees

Don Sutton

Terri Griffin

Founding Members

Gay Burdison Wally Gollub

Cliff Ivers Mary Polak

Steven Polak Keith Wilson

you and working together to grow as an association.

Thanks to the representatives and delegates to convention for your attendance, patience, and input. It is through you that members throughout the province have a voice.

Thanks to those on the District Executives, phone, membership and other committees. The work you do at the grass roots level is imperative to any association.

And finally, thank you to each of our members. Yours are the voices from which we all take direction. Your voice can be heard and can make a difference. Show your support; attend district meetings, offer to be a part of a committee, or assist in any other task that may be required by the district. Be a voice.

**Municipal Pension
Board of Trustees/MPRA
Meeting**



Representatives from the MPRA Provincial Executive and the Municipal Pension Board of Trustees meet semi-annually to discuss any issues of concern. The most recent meeting, held on April 14, 2021, was conducted via zoom. "Survivor Benefits, Pension Corporation Pre-Retirement Seminars, Dental, Digital Options for Members, Pension Corporation's Member Survey, and MPRA Biennial Convention," among the topics of discussion.

Biennial Convention

The 2021 Biennial Convention, this year via Zoom, was convened May 12&13. There are many to thank for the success of this event, but none more than the 84 delegates themselves. With most attending at least one group training session, and many requiring one on one instruction from Bob Emery or Lawrence Eddy, delegates arrived practiced in how to utilize their mute/unmute, electronic hand, and chat features on whichever device they were using. Voting with polling procedures, and entering breakout rooms was easily done. Thanks to all for your patience, diligence and participation. Business of the convention was routine in nature with the President's Report, Financial Report, Vice Presidents and Committee Reports being presented and accepted. Twenty-five (25) Special Resolutions and Three (3) Resolutions were presented to the delegates and voted upon, and elections for all executive positions were held.

Special Resolutions of Note:

1. Effective January 1, 2022 annual dues shall be \$22.00 per member and \$40.00 per couple.
2. New members who receive a MPP Pension will be offered a free membership for the calendar year in which they apply effective May 14. These members must provide their PID number for automatic Dues Deduction in the following year. (this is not retroactive).
3. Quorum for district meetings will now be 8 members or 4% of the district membership, whichever is greater and have member representation in addition to the District Executive.

Two resolutions were adopted

1. Resolution #1 – Long Term Care and Assisted Living Homes: standard of care

Therefore, be it resolved that the MPRA campaign the *Government* of the Province of British Columbia to enact legislation to ensure that there is an improved level of standard of care within all assisted living homes and long-term care facilities.

Be it further resolved to ensure that this standard of care is consistent throughout all for profit, not for profit, union, non-union, assisted living and long-term care facilities.

2. Resolution #2 – Long Term Care and Assisted Living Homes – standard of staffing

Therefore, be it resolved that the MPRA campaign the Government of the Province of British Columbia to enact legislation to ensure that single-site staffing continues for evermore in all profit and not for profit, union and non-union long-term care and assisted living facilities within the Province of British Columbia.

Be it further resolved that all employees of long-term care and assisted living facilities earn a livable wage with full benefit packages.

The Board will be voicing your concerns to the Provincial Government, and we encourage districts and individual members to do the same.





Membership Cup – Addie Derby Award

Given to the District that had the best percentage gain in membership over the previous calendar year, the Addie Derby Award was presented to Tri-Cities (2019) and Powell River (2020). Congratulations to each district for their achievement.

An interesting experience was this year's Biennial, but I don't think there are any among us that aren't looking forward to an in-person, perhaps hybrid, 2023 edition.



Attendees Prizes

With thanks to our sponsors for their generous donations, the following are the lucky winners of Convention Attendees Prizes:

1. Cloverdale Paint \$200 Retail Value (at a Cloverdale Paint) – **Margaret Neilson**
2. Collette Travel \$500 certificate – **Gordon Tilley**
3. Trip Merchant \$500 certificate – **Janice Meehan**
4. Kootenay Draw Gift Basket– **Blake Green**
5. Johnson Insurance – Amazon Gift Card \$250 – **Jean Perog**
6. Johnson Insurance – Amazon Gift Card \$250 – **Tami Dunstan-Adams**

Drivers Medical Exam for Seniors 80 and older

A couple of months before you turn 80, you'll receive a notice to take a medical examination. You'll need to take a medical exam that year and every two years thereafter. After receiving your Driver Medical Examination form, you'll have 45 days to complete and submit it. It's important to submit it on time-if you miss that deadline, your licence may be cancelled. To complete your Driver Medical Examination form, you'll need to take it to a doctor. When you make your appointment, be sure to let the doctor know it's for a driver's medical examination.

(source: ICBC website)

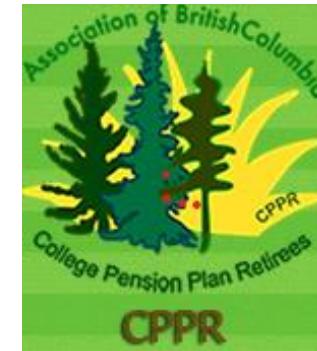
PUBLIC PENSION RETIREE'S ASSOCIATIONS

Seeing merit in the sharing of information, and directed by recommendation 16 of the Membership Report Executive Summary, President Erskine reached out to other Retiree Associations under the umbrella of the Public Service Pension Plan to determine if there was a willingness to share ideas and explore potential cost saving initiatives.

On January 22, 2021 representatives from the following associations met for over two hours:

- Municipal Pension Retirees' Association (MPRA),
- BC College Retirees' Association (CPPR),
- BC Retired Teachers Association (BCRTA),
- BC Public Service Retirees' Association (BCGREA)

Realizing during our first meeting that the four associations share many common issues, we are now meeting once a month to discuss topics of interest. Meetings to date have included Membership – Recruitment and Retention, Webinars, with the possibility of sharing those developed, and Group Benefits.



What has the MPRA done for you?

Have you ever been asked why you belong, what the MPRA has ever done for you? The next time, here are three things that we took the lead in successfully striving for:

1. Free, mid week ferries for seniors
2. Shingrix Vaccine – 70% paid
3. Government funded MSP – 100%

Show your card with pride, your membership does make a difference.



Webinar Presentation Slide

The Pension Corporation will be continuing with virtual pre-retirement webinars into the future. As we will, therefore, not have a physical presence, the MPRA has requested that a slide be included in the webinar presentation. The slide being used is shown below:

Municipal Pension Retirees' Association

- Advocates on behalf of members
- Offers access to Rewards Program, including travel insurance

Join at: MPRA.CA



MUNICIPAL
PENSION
RETIRES'
ASSOCIATION



Alzheimer Society:

In 1981, a group of caregivers gathered to discuss the challenges of caring for a person diagnosed with Alzheimer's disease. Out of their compassion and determination, the society was ultimately founded. From those humble roots, the society has blossomed into an organization active in communities across the province. Phone (toll-free): 1 800 667-3742 Phone (Metro Vancouver): 604 681-6530 Email: info@alzheimerbc.org Website: www.alzheimerbc.org

Pain BC

Pain BC is a unique organization serving the needs of the estimated one in five British Columbians living with chronic pain. Chronic pain might be post-surgical, pain from living with a chronic disease, or pain related to injury. Their integrated approach focuses on three strategic priorities: Education, promoting skills, and building hope and confidence among people in pain and their families; Providing health care providers with the education, tools, and skills they need to improve the lives of people in pain; and facilitate the development and implementation of innovation and improvements in the health care system. The Ministry of Health provides funding for pain related services for patients, families and caregivers. To learn more, visit the website below.

Website: www.painbc.ca



Extended Health Improvements – Additional Information Requested

Pacific Blue Cross (PBC) has updated the information posted on its website regarding the recent enhancements to the Extended Health Benefits. An extensive Question and Answer section that addresses the various questions asked by the MPRA on behalf of its members is easily accessed through the MPRA website, links tab. Click on *Changes effective January 1, 2021*, and *Changes to coverage limits for MPP Members* to view Frequently Asked Questions, as well as an Overview of Coverage Changes, and a List of Maintenance Drugs impacted by the new limits.

Maintenance Drugs

Members are able to use the drug lookup tool from their profile online or on the app. Members looking up their drug will see if there are applicable dispensing fee limits. Additionally, they will see how many fees they have remaining for the year. Any member having questions concerning their specific medications are encouraged to speak with their pharmacist or to call **Pacific Blue Cross (PBC): (604) 419-2000 (toll free at 1 800 USE-BLUE)**

Exception Request Form

The Exception Request Form is currently available for pharmacists to access on the PBC Provider website. Unlike other prior authorization forms that PBC has used in the past, this one will be the primary responsibility of the pharmacist and prescriber to complete, although the member or their legal representative will need to sign. PBC's intent in providing the form to the pharmacists only was to reduce confusion for the members and to ascertain specific required medical data for review.

CPAP Machines Coverage Requirements, besides a physician's prescription

- Itemized receipts for equipment and supplies purchased
- A completed Sleep Apnea Prior Approval form (available on Member Profile)
- Sleep Study Report from the last five years
- Type of device prescribed

If submitting a pre-authorization, PBC requires a quote from the provider. Members also have access to a FAQ document on Member Profile that is specific to CPAP equipment. (Sign into "My Account," click on "health," click on "Respiratory Equipment, Supplies and Repairs," click on "Sleep Equipment").

Purchase of supplies and equipment, covered by the Plan, outside of Canada

PBC will reimburse non-emergency medical expenses **incurred while travelling outside** of your Province/Territory of residence subject to the deductible, in Province/Territory reimbursement percentage, and limitations. PBC will not reimburse any expenses payable or provided by a government plan.

If you have any additional questions, or do not have access to a computer or internet, please contact **Pacific Blue Cross at (604) 419-2000 (toll free at 1 800 USE-BLUE)**.

Meals for Single Seniors

As a single widower, it has been a challenge to find prepared meals for a single person. I have recently become aware of a company called "Better Meals." They are located in Burnaby and are easy to find on the internet. <http://www.bettermeals.ca/> Meals are varied and by clicking on the meal, it displays items included in the main course. Meals also include soup and dessert, and most are \$7.50 inclusive. They are delivered to your home for free and are frozen. They deliver to my area once a week and call two hours ahead to ensure you are home to receive them. I have heard several positive comments on the quality of the meals. I have now received my first order (min \$30.00) and they are great. The other places I have found are "Chef on the Run" on 2nd Ave in Sydney (\$10.00 each, frozen or fresh) and the deli section of Quality Foods near VGH (\$7.00-\$8.00 each). Full turkey, chicken, roast beef, spaghetti dinners, etc. I usually split these in two and freeze them for future use due to their size. \$4.00 each, not bad.

Bill Bryant, MPRA District 31, Saanich and the Gulf Islands.



Membership Committee Report

With many meetings since the fall of 2019, and with much discussion on membership growth, the Membership Committee presented a report of eighteen (18) recommendations to the Biennial Convention. To assist the districts in their role in searching for new members within their area, the committee has recommended that we reach out to the Municipal Pension Secretariat to Board of Trustees, Human Resource Departments of some 920 employers in the plan, and applicable associations and unions, in an attempt to broaden the awareness of the MPRA among both retired and currently employed. Further recommendations include liaising with other like retiree organizations, investigation of future involvement of MPP retirement seminars, utilizing zoom as a platform for training, modernization of our website, and a request that districts set goals for growth. The next step is for each District, that hasn't already, to form a membership committee in an effort to start recruitment at the grass roots level.

Ambitious, yes. Yet achievable, with everybody's help.

Did You Know?

Non-Partisan:

Defined as: "not biased or partisan, especially toward any particular political group." The MPRA is non-partisan, working across all political lines for the benefit of our members.

Separate Membership:

When a couple both receive a Municipal Pension, we encourage you to obtain separate single memberships, as it allows both of you to:

- Vote at District meetings
- Attend, and have a voice and vote at the Biennial Convention
- Run for a position with both the District Executive and Provincial Executive

When time is of the essence:

When Provincial President Erskine first heard from Brian McConville (former Regional Vice President Lower Mainland) that the Government was at last announcing the when and how of Seniors Covid19 Vaccinations, he quickly realized that time was of the essence. The MPRA had a duty to its members to get the information into their hands as quickly as possible. Instructional information was sent to the Kelowna office for distribution. All members with computer access received this information within 66 minutes of the announcement, 85% of whom opened it within 8 hours. Aware that all members aren't connected, Terry was able to receive a special phone number that our members would be able to call and book their appointment. Phone committees throughout the province were asked to contact those on their lists without computers with this information. When time IS of the Essence, the MPRA has the ability to reach our members quickly.

MPRA Members

Audrey Saigon

Meet Audrey Saigon, a member of the MPRA since 2003. As an active member of our Phone Committee, she hopes the MPRA continues to keep members without computers informed by using phone or regular mail.

She was disappointed that Covid 19 interfered with last season's ski pass to Sun Peaks. Members of District 9 Kamloops would like to thank her for her commitment and look forward to celebrating her 91st birthday in November!



Sharon Leveque

Sharon was a MPRA Member of District 10

Bennett Award/Special Recognition - Sharon Leveque and Rolli Cacchioni

The Bennett Award is not handed out on a yearly basis, but is presented when the committee deems it appropriate. It recognizes a lifelong contribution to sport. Both Levesque and Cacchioni were guiding lights of the Central Okanagan Sports Hall of Fame. Cacchioni as a founding member and Levesque the heart of the hall's nominations committee.

Both were passionate about all types of sports and volunteered on boards and committees fostering sports over the years. Both, sadly, passed away earlier this year - both will be deeply missed.

<https://www.castanet.net/news/Sports/33637>

Ed Hepting

Ed Hepting Retires Again!

When Addie Derby retired from the chair of District 2 Burnaby, Ed fell into the position, and built on the foundation Addie had laid. Ed was always super-positive and generously welcoming to every member, new and seasoned. And like Addie and Pam McFadyen and others, Ed was also a member of the VMRRA. It was at the VMRRA Christmas luncheons that Ed provided bottles of red and white wine for every table from his business, The Fermented Grape.

It must have been from somewhere deep down in his inquisitive nature that Ed came up with the best ideas for speakers to invite to membership meetings, as well as many other ways to get members out and involved. A memorable one was his aunt, Jean Hamilton, who witnessed to members what happens when older people take a chance and do what she did - made advertisements for Frank's RedHot Sauce as "Ethel". You know the phrase - "I put that s*#t on everything!"

At MPRA biennial conventions, Ed was known to be ready to participate in any skits or dancing with great gusto. And at our membership meetings Ed always provided a bottle of red and a bottle of white for the prize draws at the end. We will definitely miss that - oh - and we will miss Ed too!

We wish him all the best from District 2 Burnaby.

Pam McFadyen and Penny Oyama presenting retirement gift to Ed Hepting



Tech Talk

Zoom and the Future:

With more people getting vaccinated, we all hope that thoughts of in person meetings soon become a reality, however zoom (or other Electronic Information Sharing Platforms) will remain. For those districts that are able, members who otherwise may not be able to attend district meetings may now have the opportunity to do so. Guest speakers unavailable to some may now be able to offer a presentation. As a teaching tool for Districts, the Board is looking towards Interregional meetings where a variety of districts, executives, or committees, can join together. Instructional Webinars, once developed, can be shown to the membership. Have you any further ideas on the best use of zoom?



Municipal Pension Plan

MUNICIPAL PENSION PLAN

CHANGING INFORMATION WITH THE MPP

Signing up for the MPP “My Account” is an easy way to keep your banking, address, or tax information current with the Pension Board. Sign up today. You can easily access the MPP website through the “links” on our webpage.

BENEFICIARY INFORMATION

Members are reminded to keep beneficiary information current with the Municipal Pension Plan. Keeping this information up to date assists in reducing possible delays with survivor’s benefits where applicable. Information regarding death and death benefits, including steps to take when a member dies, is now available on the Municipal Pension Plan website.

DIGITAL OPTIONS FOR MEMBERS

New online forms/submission are now available with the MPP, including:

- Notifying Pension Corporation of the death of a member
- Claiming an interest in a plan member’s pension (in case of divorce or separation)
- Becoming a limited member

PENSION LIFE

Hard copies of many MPP products, including “Pension Life” are still available for members who have not chosen to opt-in to digital communication. Please note that once deciding to go paper free, members are unable to return to receiving physical copies.

CHANGES FOR RETIRED MEMBERS

The Municipal Plan Board of Trustees has approved the plan changes, effective January 1, 2022. These changes have no effect on the pension you are currently receiving. The MPRA has requested meaningful input into the trust and preferably have representation as a member of the group. An additional request was that we proposed that the trust membership be appointed by the Plan Partners and that the Group Health Benefits Trust report to the same body. We have not heard of any decisions in these regards.



Municipal Pension Plan - AGM

Date: October 14, 2021

Personal ID (PID) Number

The Person ID number is your unique identification number in the Municipal Pension Plan (MPP) that you must have to access any information about your pension, including registering for “My Account.” You can find your PID number on your Pension Statement (available online, and/or sent to you in January) or any other correspondence sent by the MPP. Anyone unable to locate their PID number can contact the MPP at 1-866-876-6677. A representative will ask you questions to confirm your identity, and then provide you with your number.



Pacific Blue Cross Card

Your PID Number can also be found on your Pacific Blue Cross Card. It is your identification number.

Rewards Program



Scholarships:

Johnson Insurance is offering 50 national scholarships, valued at \$1000 each, to eligible students completing high school in 2021 and starting post-secondary education in the fall. Applications must be submitted by July 15, 2021. For more information on eligibility and application, please see:

www.nsn.ca/resources/education/scholarships/johnson-inc

MEDOC & Prestige:

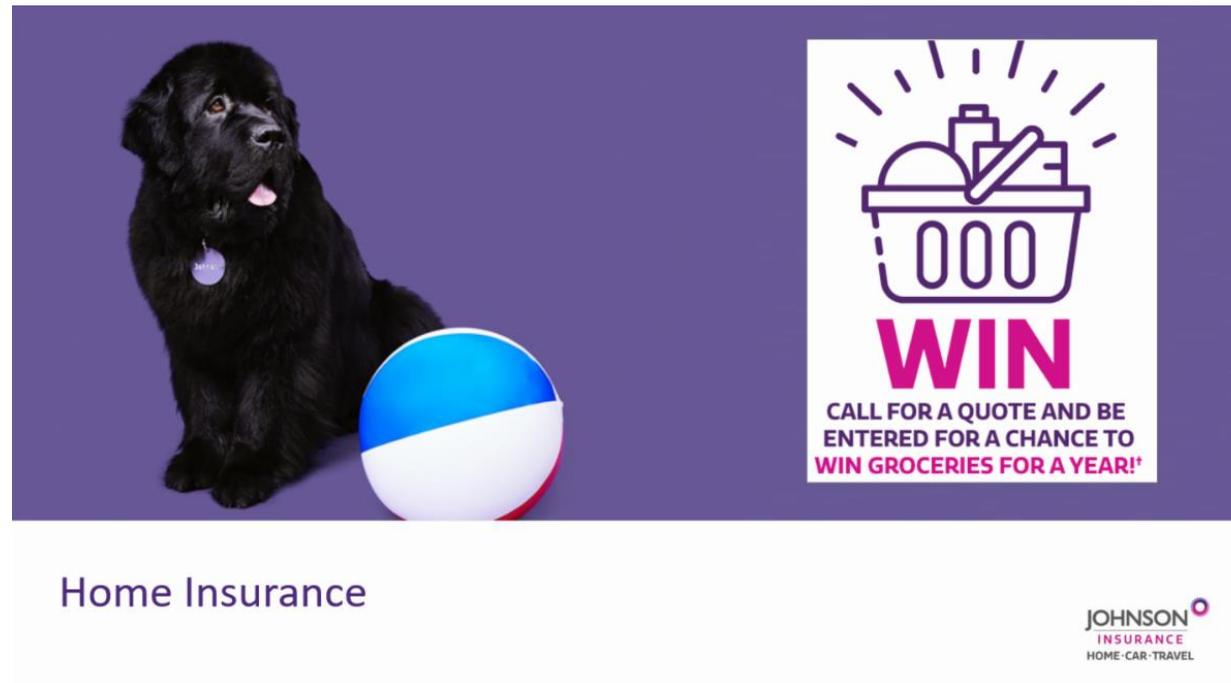
- Policyholders received 4 months of additional coverage in 2020 at no cost
- Shortened 2021 policy year: January 1st – August 31st
- Emergency medical coverage for COVID-19
- Trip Cancellation/Trip Interruption coverage related to COVID-19 not available as of January 1, 2021
- Trip Cancellation/Trip Interruption coverage for trips within your province or territory of residence (no coverage for COVID-19)
- Coverage for any number of trips within Canada, outside of your province or territory of residence, & can be of an unlimited duration under the Base Plan

MEDOC:

- If you cancelled coverage, and then decide you want to travel again, you can now re-enroll at any time this policy year (no penalties)

Prestige:

- If you are not traveling you can cancel the travel portion of your coverage at any time
- If you cancel and then decide you want to travel again, re-enroll at any time (90 day stability clause will apply for first 90 days of coverage)



Promotion for the \$15,000 food voucher for getting a free quote on home insurance ends April 30/22

Best Friend Advice

1. Read all policies (destination hotels, airlines, tour operators)
2. Know what is covered and the maximums
3. Know your policy exclusions, limitations, deductibles, co-pays
4. Educate yourself before booking travel
5. Download the Travel Smart Phone App for up to date information on your travel destination <https://travel.gc.ca/mobile>
6. Credit Card Coverage <https://insureye.com/canadian-credit-cards/>
7. Destination Tourism websites www.thiaonline.com
8. THIA – Travel Health Insurance Association
9. Call Johnson for Best Friend Advice 1-866-606.3362 or visit <https://johnson.ca/>



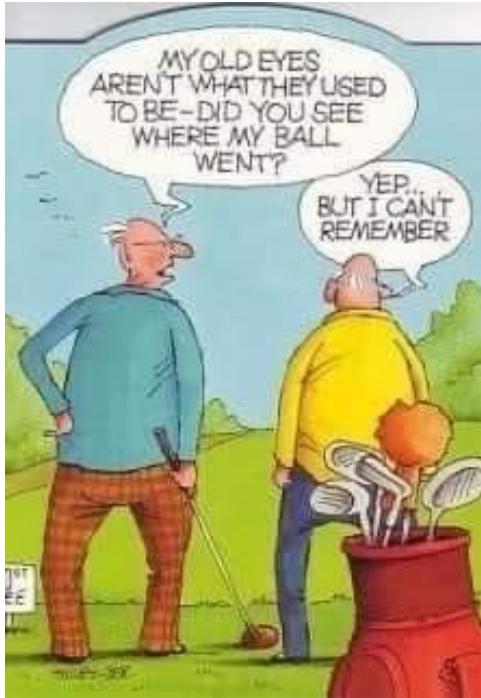
Johnson Insurance Spousal Coverage:

Please be advised that if you have a policy with Johnson Insurance as a member and you include your spouse in that policy, your spouse is required to be included on your account with the MPRA. This ensures your insurance is correct and allows MPRA to receive the correct group discount.

We are in the process of reviewing the information received from Johnson Insurance. If you find that this has been missed, please call us and we will add your spouse to your account.



- **Collette Travel** - Mention you are an MPRA member for exclusive offers.
- **Cloverdale Paint** - 25% off Cloverdale paint and stains (not sale items) Ask for the Municipal Pension Retirees' Association discount.
- **PetsPlusUs** - Provides comprehensive pet owner and veterinarian designed pet insurance for your cat or dog. Ask for MPRA discount at 1-800-364-8422
- **Lordco** - 30% off most regular priced items. (batteries and oil not included). Ask for MPRA discount there. *only at Corporate Stores
- **Perkopolis** - Sources exclusive offers and benefits for you. Your you membership to enjoy great savings on entertainment, travel, attractions, shopping, health, wellness, sport and more!



**MPRA Office Summer Hours
Monday to Thursday
8:30am to 3:30pm**

Please leave us a message at 250-768-1519 if you are calling after these hours and we will return your call the next business day.

MISSION STATEMENT

The MPRA is an association of retirees' that promotes the interest and welfare of its members and communicates activities that are of common interest to the municipal retirees in the Municipal Pension Plan.

In addition, the organization provides an opportunity for members to meet on a regular basis and for other purposes, as established by the membership.



Municipal Pension Retirees' Association

Phone 250-768-1519

Email administration@mpra.ca

Website www.mpra.ca

Connect with us



