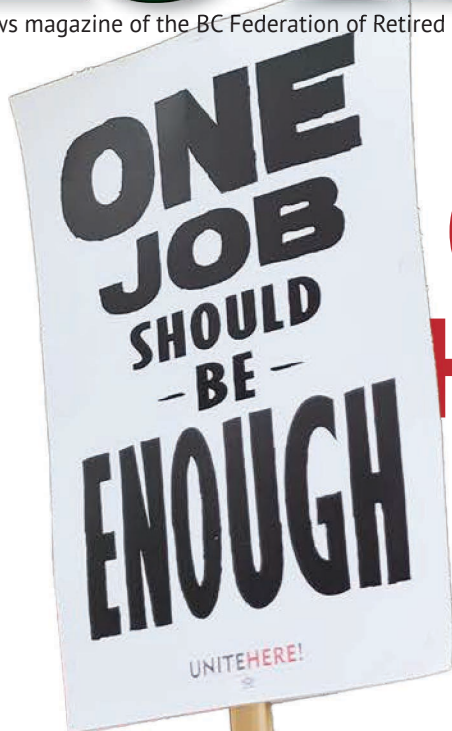


Need benefits?  
See pages 7-10

# Advocate

Official news magazine of the BC Federation of Retired Union Members (BC FORUM)

Vol. 26 No. 3, Fall 2023



## Out on strike: Hotel workers fighting for a fair deal

### LABOUR DAY HIGHLIGHTS

### Safety matters for seniors

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*Advocate*

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Cover photo ©UNITE HERE Local 40

**In this  
edition**

The end of summer is marked by Labour Day, and BC FORUM was there to celebrate this year. We share the story of the striking members of UNITE HERE Local 40 fighting for respect and a living wage, mark the first BC FORUM AGM in 3 years, and suggest ways you can stay safe during wildfire season. Finally, we recognize the hardship suffered by communities across BC and Canada impacted by wildfires and acknowledge those risking their lives to fight them. Thank you!

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We respectfully acknowledge that the BC FORUM office is located on unceded lands of the Coast Salish Peoples, including the territories of the xʷməθkʷəy̓əm (Musqueam), səliłwətaʔt (Tsleil-Waututh), Skwxwú7mesh (Squamish) Nations.

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# Celebrate and reflect this September

By Sam Wiese, BC FORUM President

**W**ow – it's the beginning of September already! While many see this as the end of summer, my immediate thoughts go to Labour Day. This magazine won't get to you before Labour Day but I hope that you took the opportunity to join with your district labour councils, unions and communities in celebrating Labour Day and everything that organized labour has done and continues to do for everyone. We've included a few photos of BC FORUM out celebrating Labour Day. If any of you have more photos and stories to go with them, please send them to us for publication in future editions of The Advocate, and let us know if we can share them on our Facebook page and soon to be fully redesigned website.

In keeping with the celebration theme; the newly appointed Minister of Health, Mark Holland, has indicated that talks around pharmacare legislation are ongoing but he plans to table a bill when the House of Commons reconvenes this fall. Passing legislation to establish a national universal pharmacare program by the end of the year is a condition of the House of Commons supply-and-confidence agreement between the Liberals and the NDP. To do this legislation needs to pass through the House of Commons and the Senate and undergo two committee studies before the House breaks in December. We have seen Parliament act hastily when a Bill suits their political needs, so let's put the pressure on to get something done quickly that's for the good of all Canadians.

While Holland is talking about presenting a bill on pharmacare, our very own Don Davies, NDP MP for Vancouver Kingsway, tabled a private Members bill, C-340 - An Act to enact the Canada Pharmacare Act, on June 13, 2023. That bill is currently "outside the Order of Status", so I for one will be

watching Minister Holland very closely and expect to see his bill as a mirror image (or close to) of NDP Health Critic Don Davies' Bill C-340.

On the topic of Federal politics, there is question in my mind how well Trudeau really understands the status of Canadian seniors when he drops MP Kamal Khara as the Minister of Seniors and adds the seniors portfolio on to Seamus O'Regan's duties as Minister of Labour.

Being a retiree from Employment and Social Development Canada (ESDC), which encompasses the Labour Program, I can say from first-hand knowledge that unless it is the intent of government to hire a myriad of upper level mavens, there is little hope that seniors will receive the scope of attention we deserve with this new shuffle. It is simply too much to expect one minister to adequately turn their attention to the requirements of Labour Canada while also tending to the state of the increasing number of seniors.

I am fearful they will attempt to relegate us to the back burner, which will mean we will need a louder, more concise and coalescent voice to ensure we are not overlooked. To that end, your BC FORUM Board of Directors will be doing some strategic planning to address not only the best means to do the work as set out in the resolutions at our recent Annual General Meeting, but also to look farther into the future to see where we can best utilize our collective voice and experience to the betterment of BC FORUM members and their families, and Canadians as a whole.

In politics closer to home, earlier this spring our BC NDP government passed legislation to make September 30 a provincial statutory holiday, keeping with the June 2021 decision of the Government of Canada to make September 30 a federal statutory

holiday. It is observed as the National Day for Truth and Reconciliation. This directly responds to the Truth and Reconciliation Commission's Call to Action #80, which called upon the federal government, in collaboration with Indigenous Peoples, "to establish, as a statutory holiday, a National Day for Truth and Reconciliation to honour survivors, their families and communities, and ensure that public commemoration of the history and legacy of residential schools remains a vital component of the reconciliation process."

September 30 is also Orange Shirt Day, a grassroots campaign founded by Phyllis Webstad. It grew out of her own experiences and the experiences of other residential school survivors who attended St. Joseph's Mission near Williams Lake. It's a day to honour the healing journeys of residential school survivors and their families and a time to engage in meaningful discussions about the history and legacy of the residential school system. Opening up dialogue on anti-racism and anti-bullying, Orange Shirt Day is meant to also encourage deeper reflection, learning and public dialogue on the relationship between Indigenous and non-Indigenous peoples.

You may be hard pressed to read the full 6 volumes of the report, but a perusal of the 94 Truth and Reconciliation Commission recommendations, known as the "Calls to Action", is accessible on the Government of Canada website at: [Delivering on Truth and Reconciliation Commission Calls to Action \(rcaanc-cirnac.gc.ca\)](https://www150.gc.ca/truth-reconciliation).

Once again, I hope you find this edition of The Advocate both informative and entertaining. Please remember, if there is a topic you think we should cover, or if you have an article to submit, send it along via email to: [BCForum@bcfed.ca](mailto:BCForum@bcfed.ca)

Until next time, be safe and healthy!



# SOLIDARITY



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## Labour Day highlights

It was so great for BC FORUM to participate in Labour Day events at Mill Lake Park, Abbotsford, hosted by the Fraser Valley Labour Council and at Edmonds Park, Burnaby, jointly hosted by the New Westminster & District and Vancouver & District Labour Councils. BC FORUM directors and friends were on hand to enjoy the activities while providing information about BC FORUM and the important work we do on behalf of seniors, their families and friends.

- Clockwise from top left:
- 1) Indigenous Elders Sam and Les George from the Tsleil-Waututh Nation bless the event at Edmonds Park.
  - 2) BC FORUM President Sam Wiese and BCFED President Sussanne Skidmore.
  - 3) USW Director to BC FORUM Michelle Laurie, and BC FORUM 1st VP, Gord Savard at Mill Lake.
  - 4) BCGEU Executive VP and liaison to BC FORUM Judy Phipps with BCGEU staff Gurjevan Sidhu and Nadja Komnenic.
  - 5) The Honourable Harry Bains, Minister of Labour, and BC FORUM President Sam Wiese.



© Sam Wiese. Photo by Quinn Skidmore



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# UNITE HERE! Local 40 walks the line

By Aliza Nevarie, Editor

This summer has seen several strikes; transit workers in the Fraser Valley, BC port workers, and federal workers, to name a few. The majority of disputes are now resolved, except for the members of UNITE HERE Local 40, on strike with the Sheraton Vancouver Airport since June 14, and Radisson Blu Vancouver Airport, for two years!

These UNITE HERE Local 40 members are predominately women, immigrant, and racialized workers. Already reeling from the impacts of the pandemic on the hotel industry, they now have to walk the line for a fair deal or even a living wage.

The majority of striking workers at the Sheraton Vancouver Airport earn less than the Metro Vancouver Living Wage, while room rates are as high as \$400 a night, or higher. Banquet server Felisha Perry earns only \$0.20 more an hour than minimum wage, even after 6 years of working at the hotel. Says Felisha, "...we need living wages now so we can provide for ourselves and our families in Metro Vancouver – we deserve to live in the city where we work! Our hotel is always busy and making money, yet we are getting left behind."

During the pandemic, Radisson Blu Vancouver Airport (formerly Pacific Gateway Hotel) terminated 143 long-term hotel workers, some with up to 40 years of seniority, and refused to recall them back to work even as tourism picked up. Meanwhile, the owners brought in millions of tax payer dollars for allowing use of the hotel as a quarantine site.

The remaining workers have been on strike for two years, fighting for a fair deal and to shine a light on the poor treatment they have experienced. The people who have been



Striking Sheraton workers © UNITE HERE Local 40



Server Jillan Louie © UNITE HERE Local 40



Jagmeet Singh visits the line © UNITE HERE Local 40. All photos used with kind permission of UNITE HERE Local 40

harmed by these actions are mostly caregivers, mothers and grandmothers, who have given years of their lives in service to this employer with no reciprocal care or concern.

"Being on strike for this long has been hard financially and emotionally. I worked here for nearly 30 years before I was terminated. It's tough to find a new job and

start at the bottom", says Jillan Louie, a server, "this is my job, and I'm not backing down. I will be on strike with my co-workers until we get our jobs back!"

Despite the challenges, these workers are holding strong. "Our members will not give up their fight until they win the contract they need to support their families in Metro Vancouver," said Zailda Chan, UNITE HERE Local 40 President.

## How can you support these workers?

**Boycott!** The BCFED and the Canadian Labour Congress have endorsed a customer boycott of both the Sheraton and the Radisson Blu. This boycott extends to the Sheraton's non-union sister hotels Hilton Vancouver Airport and Marriott Vancouver Airport.

**Donate!** A donation page has been set up to raise money for these workers, which you can access here: [www.gofundme.com/f/strikinghotelworkers](http://www.gofundme.com/f/strikinghotelworkers).

**Check before you travel!** You can ensure you are supporting unionized hotels and stay up to date with labour disputes by checking the website [fairhotel.org](http://fairhotel.org) before you travel.

**Stay informed!** Find out more via the UNITE HERE Local 40 website at [www.uniteherelocal40.org](http://www.uniteherelocal40.org).

# AGM 2023: A successful return to order

By Sam Wiese, BC FORUM President

On June 28th the BC FORUM held its first AGM in 3 years. I was saddened that medical issues kept me from attending, however, I know that despite a few hiccups, we managed to get through the agenda, and hear from our guest speakers, BC FED Secretary Treasurer Hermender Kailley Singh and BC Seniors Advocate Isobel McKenzie.

BC FORUM life memberships were awarded to Diane Woods, Miriam Olney and Fred Girling. These three people have been instrumental in the development of BC FORUM into the vibrant organization it is today. Thank you for everything you have all done and for your continued and invaluable support.

Four resolutions were presented, discussed and passed (unanimously) at the AGM. A constitutional resolution which does not change our modus operandi, rather simply updates language in the bylaws to commonly used pronouns; a recommitment to fight for free parking at all BC Hospitals; to lobby the province to cover CPAP machines and portable oxygen equipment through BC Pharmacare, and to work with our affiliates to have hearing aids and hearing loss treatment covered equitably across Canada under the Canada Health Act and a National Universal Healthcare Plan.

Special thanks to Crystal of PSAC BC for being our minute keeper and Angela of BCFED for the technical support and expertise.



Miriam upon being awarded her Life membership, with Gord Savard, 1st VP

## BC FORUM Health & Dental Plans

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- If you are still working but need benefits

Plans cover pre-existing conditions if converting from a previous group plan within 60 days. Some plans cover out of country medical if you are medically stable as per the policy wording. E&OE

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## Health & Dental Plans for Retirees and their Families



### **Conversion Plan**

If converting within 60 days Pre-existing Coverage

### **Enhanced Conversion Plan**

Pay Direct Drug Card Included. You must be converting from a previous Benefit Plan within 60 days to qualify for this Plan. Pre-existing Conditions are covered.

### **Value Plan**

Guaranteed Issue Pre-existing Coverage Pay Direct Drug Card Included

### **Value Plus Plan**

If converting within 60 days Pre-existing Coverage Pay Direct Drug Card Included.  
Higher Limits & Travel Medical

### **Gold Value Plan**

If converting within 60 days Pre-existing Coverage Pay Direct Drug Card Included.  
Higher Drug Limits & Higher Travel Medical Limits

### **Platinum Plan**

If converting within 60 days Pre-existing Coverage Pay Direct Drug Card Included.  
Higher Drug Limits



## CONVERSION PLAN

If converting within 60 days Pre-existing Coverage included

### EXTENDED HEALTH BENEFITS

**DRUGS: NO Pay Direct Card:** Prescription Drugs 80% up to \$1000 per year. After 100% of eligible expenses, subject to maximums based on Pharmacare's eligible drugs.

(The Extended Health maximum benefit is \$35,000. Life Time Limit)

**Medical Items:** In Province expenses 80% when prescribed by a Physician. Limitations and restrictions apply.

**Vision Care:** Upon completion of 12 continuous months. Eyeglasses up to \$125 every 24 months.

**Professional Services:** Total combined benefit \$500 per calendar year per person. Chiropractors, Naturopaths, Physiotherapists, Massage Therapists, Podiatrists: \$500 per calendar year per person.

**Medical Transport:** In Province Ambulance Service Emergencies only. Emergency out-of-Province Eligible Expenses: when ordered by attending Physician maximum \$1000.

**Audio (Hearing Aids):** Up to \$500 per 5 year period per person.

**Private Duty Nursing:** Registered Nurse (RN) up to 720 hours per calendar year for an acutely ill bed patient in hospital in BC. Up to \$1000 when acutely ill and bedridden at home. Lifetime maximum is \$5000 per person.

**Hospital Indemnity Benefit:** If an insured is hospitalized \$10 per day from the 5th to the 90th day of hospitalization, provided not due to any pre-existing conditions.

**Four Day Travel Medical Plan:** Your \$35,000 lifetime EHB coverage will be automatically increased to \$500,000 whenever you leave BC on trips lasting NO more than 4 days. For longer trips call our office for rates on out-of-Province/Country Travel Medical.

**Emergency Travel Assistance:** Locating the nearest appropriate medical care. Handling medical evacuations and related transportation needs. Locating Legal assistance and replacing lost passports.

**Accidental Death & Dismemberment:** The maximum benefit payable in the event of death or dismemberment resulting within 365 days of an accident is \$25,000. This coverage terminates at age 70.

**Final Expense Benefit:** Based on actual funeral expenses of up to \$5000 per insured person if death occurs from any cause after 24 months of continuous coverage.

#### Dental (when added to your Extended Health):

**PLAN (A):** During the first 12 months of coverage under this dental plan eligible expenses will be reimbursed at 70% of the PBC fee schedule. Thereafter, the reimbursement percentage will be increased to 80%. Dental coverage will begin 3 months from the date you (and/or your dependents) are covered under the EHC plan. This is basic Dental Coverage with limits and restrictions. Check policy wordings for coverages.

	NO DENTAL	WITH DENTAL
<b>SINGLE:</b>	\$ 95.77	\$ 143.20
<b>COUPLE:</b>	\$ 188.77	\$ 288.31
<b>FAMILY:</b>	\$ 223.05	\$ 386.03

## ENHANCED CONVERSION PLAN

Pay Direct Drug Card Included. You must be converting from a previous Benefit Plan within 60 days to qualify for this Plan. Pre-existing Conditions are covered.

### EXTENDED HEALTH BENEFITS

**DRUGS: Pay Direct Card INCLUDED:** Prescription Drugs 80% only. 8% drug markup limit and a \$10 Dispensing Fee Cap. Based on Pharmacare's list of eligible drugs.

(The maximum benefit is \$35,000. Life Time Limit)

#### Same coverages as the Conversion Plan

#### Medical Items

#### Vision Care

#### Professional Services

#### Medical Transport

#### Audio (Hearing Aids)

#### Private Duty Nursing

#### Hospital Indemnity Benefit

#### Four Day Travel Medical Plan

#### Emergency Travel Assistance

#### Accidental Death & Dismemberment

#### Final Expense Benefit

**Dental (when added to your extended Health Care) PLAN (A)** The same coverages, wordings and reimbursement as the Conversion Plan

#### Plus: Enhanced Dental - Plan (B)

Coverage limit 50% with a \$1000 limit per person annually.

This represents an overview of coverages only. The BC Forum Master Policy wordings, limitations, and exclusions apply. E & OE

#### Other coverages for BC FORUM members:



- Out of Province/Country Travel Medical
- Guaranteed Issue Life Insurance
- Investment & Retirement Planning
- Long Term Care Insurance
- Individual Dental Plans

Metro Vancouver: **604-941-7430**  
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 Toll Free: **1-855-894-8111**

	WITH DENTAL
<b>SINGLE:</b>	\$ 225.90
<b>COUPLE:</b>	\$ 449.24
<b>FAMILY:</b>	\$ 614.52

## VALUE PLAN

Guaranteed Issue (pre-existing conditions are covered)

### DRUGS: Pay Direct Card Included

Prescription Drugs to age 79

Prescription Drugs 80% to a max. of \$600 per year  
 Generic Drugs only, unless otherwise specified by physician

No Lifestyle

### VISION CARE

\$125 every 24 months

Eye Exams up to \$50 every 24 months

### PROFESSIONAL SERVICES

All paid from first dollar max. \$300 per year, per practitioner, per person

Chiropractor

Physiotherapist

Foot Care Professionals

Speech Therapist

Psychologist

**MEDICAL TRANSPORT:** Air & Land included

### AUDIO

Hearing Aids plus Repairs or Replacement of parts  
 \$300 maximum every 4 years

**PRIVATE DUTY NURSING:** \$1,000 max. per year

**MEDICAL ITEMS:** \$750 max. per year

**ACCIDENTAL DENTAL:** \$2,500 max. per year

### OUT OF PROVINCE/COUNTRY TRAVEL MEDICAL

\$500,000 per lifetime; 15 day Emergency only  
 Age limit 79 years old



	UNDER 70	AGE 70 AND OVER
<b>SINGLE:</b>	\$ 81.78	\$ 97.67
<b>COUPLE:</b>	\$ 123.36	\$ 155.15
<b>FAMILY:</b>	\$ 187.41	\$ 219.20



## VALUE PLUS PLAN

You must be converting from a previous group plan within the last 60 days to qualify for pre-existing coverage. Limitations may apply.

### **DRUGS: Pay Direct Card Included**

Prescription Drugs to age 79  
 Prescription Drugs 80% to a max. of \$1200 per year  
 Generic Drugs only, unless otherwise specified by physician  
 Includes Oral Contraceptives, No Lifestyle

### **VISION CARE**

\$125 every 24 months  
 Eye Exams up to \$50 every 24 months

### **PROFESSIONAL SERVICES**

90% max. to \$400 per year, per practitioner, per person  
 Chiropractor                      Massage Therapist  
 Physiotherapist                      Acupuncturist  
 Foot Care Professionals              Osteopath  
 Speech Therapist                      Naturopath  
 Psychologist

**MEDICAL TRANSPORT:** Air & Land included

### **AUDIO**

Hearing Aids plus Repairs or Replacement of Parts  
 \$400 max. every 4 years

**PRIVATE DUTY NURSING:** \$3,000 max. per year

**MEDICAL ITEMS:** \$1,500 max. per year

**ACCIDENTAL DENTAL:** \$2,500 max. per year

### **SEMI-PRIVATE HOSPITAL**

\$200 per day; max. 25 days per year

### **OUT OF PROVINCE/COUNTRY TRAVEL MEDICAL**

\$500,000 per lifetime; 30 day Emergency only  
 Age limit 79 years old

### **DENTAL**

Combined max. per person, per year  
 \$500 first 12 months; \$750 next 12 months  
 \$1,000 every 12 months thereafter  
 Basic coverages 80% up to the limits above  
 Basic Comprehensive coverages 80% up to the limits above

## GOLD VALUE PLAN

You must be converting from a previous group plan within the last 60 days to qualify for pre-existing coverage. Limitations may apply.

### **DRUGS: Pay Direct Card Included**

Prescription Drugs to age 79  
 Prescription Drugs 80% to a max. of \$5,000 per year  
 Generic Drugs only, unless otherwise specified by physician  
 Includes Oral Contraceptives, No Lifestyle

### **VISION CARE**

\$250 every 24 months  
 Eye Exams up to \$70 every 24 months

### **PROFESSIONAL SERVICES**

90% max. to \$400 per year, per practitioner, per person  
 Chiropractor                      Massage Therapist  
 Physiotherapist                      Acupuncturist  
 Foot Care Professionals              Osteopath  
 Speech Therapist                      Naturopath  
 Psychologist

**MEDICAL TRANSPORT:** Air & Land included

### **AUDIO**

Hearing Aids plus Repairs or Replacement of Parts  
 \$400 max. every 4 years

**PRIVATE DUTY NURSING:** \$5,000 max. per year

**MEDICAL ITEMS:** \$3,000 max. per year

**ACCIDENTAL DENTAL:** \$5,000 max. per year

### **SEMI-PRIVATE HOSPITAL**

\$200 per day; max. 25 days per year

### **OUT OF PROVINCE/COUNTRY TRAVEL MEDICAL**

\$5,000,000 per lifetime; 60 day Emergency only  
 Age limit 79 years old

### **DENTAL**

Combined max. per person, per year  
 \$750 first 12 months; \$1,000 next 12 months  
 \$1,200 every 12 months thereafter  
 Basic coverages 80% up to the limits above  
 Basic Comprehensive coverages 80% up to the limits above

## PLATINUM PLAN

You must be converting from a previous group plan within the last 60 days to qualify for pre-existing coverage. Limitations may apply.

### **DRUGS: Pay Direct Card Included**

Prescription Drugs to age 85  
 Prescription Drugs 80% to a max. of \$7,500 per year  
 Generic Drugs only, unless otherwise specified by physician  
 Includes Oral Contraceptives, No Lifestyle

### **VISION CARE**

\$300 every 24 months per person  
 Eye Exams: \$75 every 24 months per person

### **PROFESSIONAL SERVICES**

90% max. to \$400 per year, per practitioner, per person  
 Chiropractor                      Dietitian  
 Physiotherapist                      Podiatrist  
 Massage Therapist                      Speech Therapist  
 Psychologist                      Acupuncturist  
 Osteopath                      Naturopath

**MEDICAL TRANSPORT:** Province of Residence only

**AUDIO:** \$400 max. every 4 years per person

**PRIVATE DUTY NURSING:** \$8,000 max. per year

**MEDICAL ITEMS:** \$4,000 per year per person

### **ACCIDENTAL DENTAL**

\$5,000 max. per year per person

### **SEMI-PRIVATE HOSPITAL**

\$200 per day; max. 25 days per year

### **DENTAL**

Combined max. per person, per year \$1,500  
 Included: Basic, Basic Comprehensive and Restorative services coverages 80% up to the max. limit per person per year

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	UNDER 70	AGE 70 AND OVER
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<b>COUPLE:</b>	\$ 318.89	\$ 369.31
<b>FAMILY:</b>	\$ 392.56	\$ 442.98

	UNDER 70	AGE 70 AND OVER
<b>SINGLE:</b>	\$ 273.29	\$ 308.09
<b>COUPLE:</b>	\$ 486.17	\$ 555.77
<b>FAMILY:</b>	\$ 592.30	\$ 661.90

	UNDER 70	AGE 70 AND OVER
<b>SINGLE:</b>	\$ 295.11	
<b>COUPLE:</b>	\$ 558.58	
<b>FAMILY:</b>	\$ 667.51	

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- Bargaining Courses for Staff



# Thinking of travelling? Read this

By David J.A. Porteous EPC

*Thinking of Traveling ? – Do you have Out of Province/Country Medical Insurance?*

## Group Out of Province/ Country Travel Medical

Virtually all travel insurance plans, whether a stand alone policy or as part of a Group Benefits Plan, require the individual be healthy enough to travel, this means your pre-existing health conditions must be considered “stable” for a specified period before you travel. This is known as the stability period.

## Individual plans

Much depends on use and age; the older the traveler, the longer the stability period. For most individuals less than 60 years old, the stability (cont. on next page)





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## DAVE'S CORNER

(cont. from previous page)

requirement for pre-existing health conditions is usually 3 months, ages 60 to 70 years of age may require 6 months stability and over 70 may require 12 months stability. Always make sure you read the policy wording to confirm the stability clause and how it could affect you, as something as little as a slight change in medications can affect your health stability as determined by the benefits carrier.

Note: Each individual Insurance Carrier or Group Benefits Plan will have their own wording on STABILITY and TREATMENT. Be sure to look up this wording or ask your plan provider.

### Group Benefit Plans with Out of Country Medical

See if you're covered for Travel under your Group Benefits Plan, if so, do you know what the lifetime dollar limit is? We have seen Group Benefit Plans with lifetime limits as low as \$50,000 and some as high as \$3,000,000. Many Benefit Plans have very low lifetime limits; in the event of a claim, your Group Plan lifetime benefit limit may end up being exhausted. This means you could run out of money. If you were relying on a separate individual out of Province/Country plan to supplement your Group Medical Plan be aware. Depending on where you purchased the individual plan you still could run out of cash. Why? The wording "SECOND OR LAST PAYER in the event of a claim."

Most Individual Travel policies have stipulations making them the second payers! This is very problematic especially for Group Benefit Plans with low lifetime limits on out of Province/Country medical coverage as once those limits are reached, no further benefits are accessible.

### The Good News for some!

If you are covered under one of the Pacific Blue Cross plans with out of Province/Country Medical coverage included and you are concerned about your Group Plans lifetime limit here is what to do:

### Purchase a Pacific Blue Cross (PBC) individual Out of Province/Country Medical policy through WE Consulting & Benefits when going on a holiday.

"Why?" The individual policy becomes the FIRST payer and your Group Plan with PBC would only be used if you went over the limit of the individual plan. To date we believe Pacific Blue Cross is the only carrier doing this in BC! All other insurance carriers who offer individual out of Province/Country Travel Medical are worded so they are the last payer, meaning, if you have a Group Benefits Plan that includes Out of Country that lifetime limit could be drained first!

*David is a Licensed Insurance (Nominee) and an Elder Planning Counselor and a charter member of the Canadian Initiative for Elder Planning Studies.*



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# Your health & safety – still a priority

By Sam Wiese, BC FORUM President

On August 21, Sheila Moir, BCFED Director, Health & Safety, sent out the following statement:

"The unprecedented wildfires in BC this summer may have serious health and safety impacts for workers and their families." Included were attachments with information from the WCB on wildfires and wildfire smoke exposures.

Many BC seniors, especially those who were exposed to chemicals, smoke, gaseous fumes and that deadly nemesis, asbestos, are particularly aggravated by smoke. The following are some highlights from the WCB papers which I have altered slightly to meet our specifics:

- Follow local air quality advisories and schedule activities accordingly.
- Reduce outdoor physical activity or exertion.
- In some circumstances, personal protective equipment (PPE), such as respiratory protection, may be necessary when you are exposed to moderate to high levels of smoke. Ensure that the correct respirator is selected to provide the needed level of protection and ensure that respirators are fit tested.
- When you're in vehicles keep vents and windows closed and, if available, operate the air conditioning in "recirculate" mode.
  - For indoor spaces steps can be taken to reduce the amount of wildfire smoke entering your building:
    - Have a qualified HVAC inspector inspect your system to make sure it is working properly.
    - Check the HVAC system's air filters to ensure they are clean and are not damaged, dislodged, or leaking around the edges.
- Temporarily reduce the intake of outdoor air. Only do this in consultation with a qualified HVAC technician or ventilation engineer.
- Reduce indoor particle levels in small areas by using individual portable air cleaners equipped with high-efficiency particulate air (HEPA) filters or electrostatic precipitators.
  - For those living in apartments, condos and other shared spaces, present the above list to the building owner, strata council or manager and let them know you expect them to take these steps.

Sister Moir also posted a link to the WCB paper "Preventing Heat Stroke at Work". This is an extensive training manual on how to identify, prevent and provide initial steps to treat Heat Stroke which I encourage you all to review.

## From the Minister of Seniors

Not surprisingly, there have been no monthly updates from the federal minister now handling the seniors' portfolio. That's not to say that O'Regan hasn't had some exciting news for Canadian seniors and their families. The following is from a news release dated September 1, 2023:

"Minister of Seniors, Seamus O'Regan Jr., announced \$13.95 million in funding for 11 projects in Ontario under the Scaling Up for Seniors stream of the Age Well at Home initiative."

"Through the Age Well at Home initiative, organizations are being funded that meet the needs of diverse groups of seniors, including seniors who have a low income, are Black or racialized, Indigenous, members of the 2SLGBTQIA+ community, seniors who live in rural and remote settings, are

members of official language minority communities, newcomers and seniors who speak a language other than English or French."

### Quick facts

- Seniors are one of Canada's fastest-growing population groups, forecasted to represent 25% of the population by 2057 and equal close to 11 million people within 15 years.
- The Age Well at Home initiative provides funding to seniors-serving organizations for local, regional and national projects which will allow for the discovery of new approaches and learnings to support seniors.
- Budget 2023 introduced the new Canadian Dental Care Plan, which will become accessible to eligible seniors by the end of 2023. Upon

full implementation, the program will help up to 9 million uninsured Canadians to get dental care.

- Through Budget 2023, the Government provided a one-time Grocery Rebate to help the Canadians hardest hit by rising food prices. Seniors were among those who received additional funds on July 5th.

Finally, the Government of Canada is seeking applications from qualified Canadians to fill current and future vacancies on the National Seniors Council. To apply or for more information about how to apply visit the Governor in Council Appointments website. The review of applications begins October 3, 2023.

For complete and regular updates from the Minister of Seniors sign up at - [Canada.ca](https://Canada.ca) search: updates from the Minister of Seniors

# From the Office of the Seniors Advocate

The following are a few highlights of news from the BC Seniors Advocate, Isobel Mackenzie. For full details search Seniors Advocate – Government of British Columbia ([seniorsadvocatebc.ca](http://seniorsadvocatebc.ca)) and look up Newsletters

## Wildfire Safety

Posted on August 21, 2023

Wildfires are spreading in BC and some communities are under evacuation, evacuation alert or travel restrictions. Seniors can be more vulnerable to effects of wildfires and should take extra precautions at this time. Please monitor appropriate channels for the latest updates on wildfire activity and safety.

## It's Time to Act: A Review of Assisted Living in BC

Following a comprehensive review of the province's assisted living sector, the BC Seniors Advocate is calling on government to address the current confusing legislative landscape to protect seniors from significant rent and service fee increases, improve oversight and reporting, and address affordability challenges.

## OSA Long-Term Care Survey Update

As we get closer to our goal of approaching every resident in long-term care in BC, we continue to reflect on the mosaic of experiences that we are accumulating. Read about the experiences of residents, surveyors, project team members and care home staff.

## BC Demographics Survey

BC residents are invited to participate in the BC Demographics Survey to identify systemic racism and other forms of institutional discrimination. The survey aims to make government services more equitable and inclusive.



## BC Farmers' Markets Coupons

Farmers' Market Coupons are available for BC seniors again this year. Each household enrolled will receive at least \$27/week in coupons to spend on fresh food at their local farmers' market. Markets do not give out coupons directly to participants. You must get in touch with a local community partner to enroll in the program.

## COVID-19 Rapid Antigen Tests

Free COVID-19 rapid antigen tests are available to people of all ages at BC pharmacies. No ID is required. If you are concerned about exposure to COVID-19, please consider asking people you will be in close contact with to take a rapid test before your visit.

## Long-Term Care Survey: Cantonese Speaking Volunteers Needed

We are in sight of the finish line to complete the Office of the Seniors Advocate Long-Term Care Survey. All 297 care homes in the province have now been engaged and we are targeting the end of the month to finish resident interviews. We are currently recruiting volunteers in Victoria and the Lower Mainland who speak Cantonese and English and are interested in surveying residents of long-term care homes.

## Property Tax Deferment

BC Seniors Advocate Isobel Mackenzie is urging senior homeowners who are struggling with the rising costs of living and aging to consider deferring their 2023 property taxes.

## OSA Information and Referral Line

Did you know the Office of the Seniors Advocate has an information and referral line? Our seniors service specialists will work with you during our office hours to provide resources and help navigate services. Staff at BC211 will assist after hours. Call toll free: 1-877-952-3181 or in Victoria: 250-952-3181. You can also reach our team by email at [info@seniorsadvocatebc.ca](mailto:info@seniorsadvocatebc.ca).

## Safe Long-Term Care Act Consultation

The federal government has launched an online consultation to help develop a Safe Long-Term Care Act. The public is invited to share their perspectives and expertise on how to improve the quality and safety of long-term care, implement long-term care standards and overcome challenges. The deadline to participate is Sept. 21, 2023.

## Book an Appointment to See a Pharmacist

BC residents can now use an online booking system to schedule an appointment to see a pharmacist for minor ailments or contraceptives. Pharmacists are able to provide treatment for 21 minor ailments, including sprains and strains, shingles, and indigestion. Appointments can be made through a central online booking system. For questions or assistance with booking, call 1-833-882-0022.





# A devastating summer of wildfires

By Sam Wiese, BC FORUM President

It's impossible to leave this edition without referencing the devastating wildfires that are marking Summer 2023 as record breaking in terms of voracity and destruction. From the start of the "wildfire season" it was apparent that this one was going to be different. While wildfires are common in the western provinces, this year the eastern provinces also reeled from out of control forest fires. From Nova Scotia to British Columbia and up to the Territories, Canada has been plagued by the worst wildfire season ever.



Over the past two weeks we have watched as single neighbourhoods, small hamlets, outlying settlements, towns and capital cities have been evacuated due to wildfires. From the steady stream of ground and air traffic out of Yellowknife to boats fleeing across our pristine BC lakes, humans and domestic and wild animals have fled ahead of blazing infernos. We are harkened to the plight of Lytton, still awaiting reconstruction permits from the ruin faced two years ago while facing another fire making its way to them.

Canada is not the only country to be suffering from this increase in wildfire activity. Deadly fires have occurred in Europe, especially Greece. Closer to home, the total devastation and loss of so many lives in Lahaina, Hawaii has Indigenous elders urging anyone who had plans to holiday in the region to kindly set them aside to enable the people to mourn, heal, and rebuild.

Amidst the devastation we see on newscasts we must remember the people faced with loss. Some are

temporarily out of their homes while others have lost not only their houses and belongings, but all the dreams, memories and life fulfillment that goes along with them; to all those families, friends and loved ones my sincerest condolences for your loss. To the communities surrounding them, my

deepest appreciation for the support you are providing.

We are forever indebted to the biggest heroes of all, those who put their fear aside, their emotions at bay, and have given their lives to assist others; the brave souls that fight these fires. THANK YOU!

## New address? New e-mail address?

Please send your new address and e-mail address to BC FORUM. You can mail in the form on page 15, or you can reach us by telephone at 1.800.896.5678 (toll free) or 604.688.4565; or by email at [bcforum@bcfed.ca](mailto:bcforum@bcfed.ca).



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