



The CBC Pensioners
National Association

Preserving our Future, Sharing our Past

L'Association nationale
des retraités de la SRC

Assurer notre avenir, partager notre passé

DURHAM CHAPTER



SEPTEMBER ————— **2020**



PRESIDENT'S MESSAGE

Greetings! And welcome to Fall!

It's hard to believe how quickly the summer has passed. But then, I find myself saying that every year.

The leaves are turning in my neck of the woods and we've had some single digit temperatures. The Farmers' Almanac is predicting a rather wild winter in Ontario: "In these areas, Mother Nature will mix intervals of unseasonably mild temperatures with periodic shots of bitter cold; average it out and it comes out normal." That's along with some snowier-than-normal predictions.

I guess it's time to start getting out the sweaters and finding the winter gear.

The colder weather will soon be forcing us back indoors and as such, our ability to stay healthy will become a little more challenging. But there are some things you can start doing now to make navigating the colder weather easier, as you'll see in our health news section.

The President of the Golden Horseshoe Chapter of the PNA discovered a problem with the deductible for drug costs. We've printed an updated version of his article and recommend you check your drug receipts.

Normally at this time of year, we on the Chapter Executive would be turning our minds to planning fall and winter events. Unfortunately, because of the pandemic, we will not be holding our annual Holiday Luncheon.

However, we are still required to hold our AGM: see the Notice of Meeting below.

Also, in this edition, updates from our representative on the Consultative Committee on Staff Benefits, and a feature article from one of our members who is an expert in de-cluttering. If we must limit our time with others, we might as well tackle those closets.

Happy Reading!

Barbara Saxberg, Chapter President

NOTICE OF MEETING

According to Article 8.4 of the CBC PNA Durham Chapter By-laws, the Chapter Executive hereby gives notice of the Chapter's Annual General Meeting. This meeting will take place on November 26th, 2020, beginning at 11:00 AM EST.



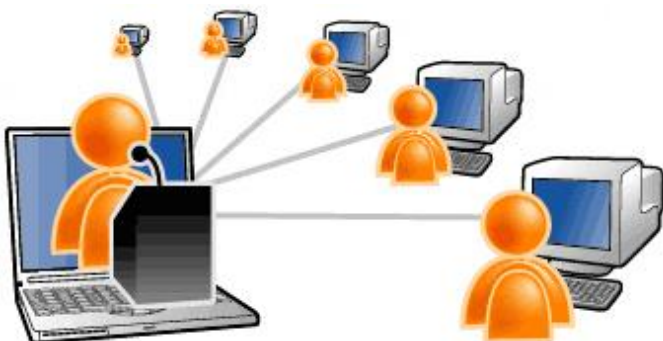
All Chapter members are invited to participate either by attending or by proxy.

Because of the pandemic restrictions, this meeting will be held virtually using the Zoom platform.

Members who do not have access to a device with internet capability will have the option of participating by phone.

The links and numbers will be sent a few days in advance. The agenda and financial documents will be sent out in early November.

AGMs GO VIRTUAL THIS FALL



The National Office of the PNA and the Ontario Region will also be conducting their AGMs virtually this fall.

The National AGM will take place on November 3rd, 2020, beginning at 1:00 PM EST. Details can be found at www.cbcpensioners.ca.

The Ontario Region AGM will take place on December 9th, 2020, beginning at 11:00 AM EST. Details will be available in the next edition of *Livewire*.

CBC PNA NEWS UPDATES

PENSION PLAN IN GOOD SHAPE

By Dan Oldfield



2020 has been a challenging year for investors, and pension plans and RRSP's have not been spared the effects of the vagaries of the stock market. However, the CBC plan has done better than most in riding out these challenging times.

The market dipped to its lowest point in late March but has since rebounded a fair bit. The CBC plan felt the effects but is still showing strong performance.



The value of the plan and its ability to provide the promised benefits is measured in two ways.

The first is called a “going concern” calculation which shows the current real market value of all assets. On that score, the plan is showing it has 137% of assets against liabilities. That means the plan has 37% more value than it requires to meet the promised benefits.

The other measure is called the “solvency” calculation. In basic terms, this value is calculated by assuming the plan is being wound up and the assets are all sold in order to purchase long term (20, 30, 40 year) annuities. On that value, the number is 98%, which means the plan is slightly under funded for the amount it would need to meet all its obligations. This minor difference is not considered to be a serious concern.

The CBC plan is particularly well managed and has consistently met or exceeded its benchmark targets and is performing in the top 10% of all plans in the country.

VIRTUAL HEALTH UPDATE

The early numbers are in on usage of the virtual health network, Dialogue. After about six months of operation, more than 1500 employees and retirees have registered for the plan and of those, about half have used the service.

While the numbers represent a relatively small group of potential enrollees, we are told this is considered a good indicator that the service is offering value. Later this month reminder will be mailed to all retirees advising them of the availability of the service.



The virtual health network offers free and confidential on-line access to doctors and can be used for new prescriptions and renewals as well as referrals to specialists. It is not designed to replace emergency services. For more information if you haven't already enrolled, go to www.cbcpensioners.ca.

CHECK YOUR DRUG RECEIPTS!

By Bob Waller, President,
CBC PNA Golden Horseshoe Chapter

CBC pensioners in Ontario who subscribe to the Supplementary Health Care Plan should be checking their prescription drug receipts very carefully to make sure they are not being improperly charged.

Here is the problem - there were several changes when the plan was revised in 2018. The big ones affecting pensioners in Ontario were reported in the April 2019 Livewire following complaints from the membership.

With the new plan the co-pay (\$4.11) was put into the cost of the prescription as well as the \$100.00 annual deductible for the ODB (Ontario Drug Benefit).

Essentially, the \$100 provincial deductible is the same as for the per prescription dispensing fee ... the retiree will share in the total drug cost. So the \$100 retiree-paid deductible will be

reimbursed by Great-West Life/Canada Life at the reimbursement level of 75% (so 25% of it is paid by the retiree, just like the per prescription dispensing fee).



In effect, Great-West Life is picking up 75% of the cost of the drug as well as 75% of the provincial deductible and the prescription fee. (In other words, you will no longer be responsible for the whole payment of the \$100.00 provincial deductible – only 25% of it). And once it is met, that will no longer show up on your invoice.

That was the plan but the implementation of it has not been without mistakes. I know because our household - my wife in particular - has been plagued by them for the past 2 1/2 years. We discovered the SNAFU a year ago, in August 2019, when she was prescribed an expensive drug (\$400+) to be taken every six months. When she picked it up at our local Shoppers Drug Mart, she was charged the \$100 ODB deductible rather than only one-quarter of that amount, \$25.

Drugs: some words to the wise

When I questioned the pharmacy about the charge, they said they could not do anything to rectify the situation and that I would have to take it up directly with Great-West Life.

I spoke with the GWL call centre twice, but the agents were not well-versed in how our plan deals with the ODB deductible. I called Dianne St-Germain at the PNA office in Ottawa and she connected with a GWL manager who sorted out things. A cheque arrived just before Thanksgiving and we assumed it had just been a "one off."



Wrong! *Sandra Stewart consented to publishing this receipt.*

When my wife bought the drug last month at the same Shoppers Drug Mart, she was again charged the full \$100 ODB deductible rather than \$25. I phoned the call centre, now running under the Canada Life flag, but it was a repeat of the previous year. I spoke to two agents who were unfamiliar with the relevant

details of our CBC SHCP. Once more, Dianne took up our cause and connected me with a Canada Life Pay Direct Drug Specialist. We spoke first by phone and then in a series of E-mail exchanges.

His investigation found that the pharmacy had made an error in how it entered the drug information, classifying it as a maintenance drug when it was not. That triggered the wrong ODB deductible in both August 2019 and 2020. August, by the way, is the start of the ODB fiscal year.

He also discovered that the pharmacy had erred again when my wife bought the same drug at the six-month interval in January of this year and incorrectly charged her a dispensing fee of \$4.11.

“If anything doesn’t look correct...call us” 1-877-340-9082

He said that Canada Life is looking into having an exception set up on my drug card so that if the pharmacy continues to submit the expense incorrectly, the SHCP will reimburse us. He also said Canada Life had put a cheque in the mail. I followed up by sending him the balance of my wife's 2020 drug receipts to date and he found problems there which he said he would resolve.

He also took two other important actions: "We have reached out to our pharmacy benefits management team who will call the pharmacy to explain how this claim should be submitted in future and I have reached out to both of the Customer Relationship Specialists you spoke to initially, for coaching regarding missing the maintenance vs non-maintenance information."

He went on to say: "The claim system does have safeguards in place to prevent this type of problem, and when the pharmacy enters something incorrectly, they get an error message warning them of a problem, the explanations of benefits that are produced (both paper and electronic) also include notes on any issues, and this information shows up in our GroupNet for plan members claim details."

(Unfortunately, Canada Life does not have any specific data on errors like the ones we encountered but I told him that I know of a few colleagues who have run into similar problems.)

He also had some good advice for CBC pensioners who are part of the SHCP: "I would give your members the same advice we give all our clients, review your receipts and the claim documentation you get when a claim is processed (and I would recommend that for all claims, not just drug expenses), if anything doesn’t look correct to call us." 1-877-340-9082

He had one final tip, one he uses himself. Whenever he orders a prescription drug, he offers his drug card to the pharmacist. That allows them to check and make sure that your information on file with the pharmacy remains accurate and up-to-date.



STAY HEALTHY THIS WINTER

By Bette Laderoute

COVID-19 has changed the way we live and has taught us that being prepared isn't just for Boy Scouts. We have to stay healthy, be safe and stay as active and as alert as we can. September is here, a harbinger of change! We all know it is never too early to prepare for Winter weather.

Get the flu shot, of course, goes without saying.

Mental health is important too. Find ways to prevent Seasonal Affective Disorder (SAD) by getting as much natural light as you can: if natural light is in short supply where you live, you might consult your doctor about products designed to create the same effect. Keep where you spend most of your time after sunset well lit. Keep your mind occupied with reading, word or number puzzles, crosswords, jigsaws and board games. Join a book club.

Keep entertained: try to be productive here, with more than just favourite movies, tv police procedurals and streamed podcasts. Believe it or not, knitting can be fun. Even learning a new language can be fun.

Good nutrition with balanced meals is essential and covers a lot of territory: learn how to make a healthy loaf of bread, and it doesn't have to be sourdough. Prepare now to store the variety of fruit and vegetables in markets now by freezing or preserving in meal sized amounts if possible, for easy meal preparation. Order prepared well balanced meals from time to time and consider ordering groceries either for pick up or delivery to your doorstep.

Mobility and safety are super important! Join an exercise program if you can. Always check with your doctor if you are thinking of starting a new one. Walking is such a good way to exercise on your own, in a group, with a cane, a walker or a grocery store cart. Join a Nordic pole walking group. Always remember to stay hydrated.

If you don't have grippers or traction cleats, get some to provide extra protection against falling on slippery sidewalks with snow covered ice. Seniors are in more danger of falling in winter than the rest of the population: one study says 20 percent more vulnerable, with fractured hips increasing by 12 percent in winter.

Once you have your personal needs covered, get started on the rest of it. **If you drive, winter tires are essential** and an article in a recent issue of CAA Magazine suggests you ask your mechanic “to check – and, if necessary, clean – the terminals” of your battery. The writer also says, come October, get your battery tested because “summer heat can deteriorate your battery’s ability to start in the winter”.

If you live in a house make sure you have an adequate snow-removal plan now. Don’t plan on doing it yourself unless you know you can. Keep ice melting products at front and back doors to keep entranceways safe. Put the tools of summer away and keep pathways clear. Our first snowfall is just around the corner.

ADVICE ON LIVING

TIME TO DE-CLUTTER?

By Effy Terry

According to a recent survey, 83% of Canadians indicate they are extremely disorganized, while 91% feel that clutter impacts their lives in a negative way. This negative impact can be at home or at work. As a result, minimalism is now trending. But it’s not just about having a big empty space, it’s about spending less and acquiring less and ensuring what you bring into your environment serves a purpose.

What comes to mind when you hear the word clutter?



- Unpaid box of bills
- Too many files on computer
- Too many photos on your phone
- Unpaid notices
- Warehousing items
- Collections
- Mess on floor
- Other people’s stuff in your basement
- Shed, garage
- Storage unit

Clutter can be defined as having a disorganized amount of possessions in spaces. It's not just physical items, it's all of those things at a cognitive level that affect us as well.

When I decided to get organized, I was going through some pretty major life changes, one of which included retirement from a 26-year career at CBC. I was feeling overwhelmed with so many things happening at once and I was looking for some way that would help me transition into a new phase of my life.

As I began to go through my things and decrease clutter in my home, it lowered my stress level and made me feel more in control. I only kept the things I really loved or were useful and it even made finding things so much easier! Instead of storing away mementos in a box somewhere where they would just collect dust, I went through them and kept my favourites and now proudly display them. I asked myself if they were truly important to me, then why were they not being honoured in my home?

Now imagine going through your home reducing unwanted items and the cumulative effect that would have on your well-being. There is simply no room for excess especially when the excess are things you don't even use. Examine every item and justify its spot in your home or in your life. It's amazing when we make room in our lives what else has the opportunity to flow in. For me, what flowed in was that I was so fascinated by how good I felt that I actually became a professional organizer and now help others find order and joy in their homes.

One of the more revealing findings I came across was a 2016 Cornell University study. It found that stress triggered by clutter may also trigger coping and avoidance strategies like eating junk food, oversleeping or binge-watching television. It also found that the stress caused by clutter in our lives has three major biological and neurological effects on us:

- 1) Increase in our cortisol levels – cortisol is the hormone released in response to stress.
- 2) Decrease in our creativity and ability to focus.
- 3) Increase in our experience of pain.

Powerful stuff. While we may not always feel that being organized is a priority, our paleolithic brains really do love order. Order feels good because it's easier for our brains to process it and not have to work so hard.

If you were to feel more in control of your environment, were more time efficient and have less stress, just imagine how much better you would feel both mentally and physically.

Effy Terry is a Trained Professional Organizer, KonMari Consultant (trained by Marie Kondo) and holds certificates from the Institute of Challenging Disorganization in Chronic Disorganization (ADHD, ADD, Hoarding Behaviour & Aging Issues). She has over 25 years of experience as a senior event and project manager (CBC TV). She is a proud Rotarian with the Rotary Club of Whitby Sunrise and loves to give back to her community. Effy is a CBC retiree and a member of the PNA Durham Chapter.

LETTER TO THE EDITOR

Thank you for the current Buzz. I found your articles very informative. I personally don't subscribe to the CBC Pension Plan as I am a 'survivor member' and have been for nearly forty years.

When my husband Joe died I needed to go back to teaching because our five children were very young. I continue to pay into and receive the RTO benefit plan.

For the last two years I have lived at the Colonial Retirement Residence in Whitby, just three blocks from our home of fifty years. Up until Covid struck I kept busy in a variety of activities here as well as at my church.

I am very blessed in our kids, two girls and three boys. Three of them live locally and the others are constantly checking in on me. I have one grandson in particular who FaceTimes me nearly daily.

I particularly enjoyed the 'Get a Move On' suggestions and the article about how we can keep ourselves positive and creative to help us get through the present time.

I have been busy making dozens of Christmas ornaments, many of which will be little tokens of appreciation for our incredible staff here.

Thank you and the other members of the Durham executive for all your efforts on our behalf.

Sincerely,

Dale Kalnay

SPECIAL ASSISTANCE FUND

The Special Assistance Fund (SAF) helps CBC retirees, their spouses and dependents with health care expenses not covered by OHIP or the SHCP.

It also offsets the cost of hearing aids and mobility devices. There are some restrictions.

Contact the CBC PNA staff in Ottawa for eligibility requirements and help in applying. More information and application forms are on the PNA website.

www.cbcpensioners.ca

PNA SPOUSAL MEMBERSHIP

Individuals who receive pension survivor benefits are eligible to become members of the PNA and access all PNA member benefits including the Special Assistance Fund, loyalty programs, discounts and social activities.

They are also eligible to hold office in the PNA and serve on committees.

We hope you will join us.

CONTACT US:

Would you like to comment on this or anything else in the Buzz? We welcome letters to the editor.

Perhaps you have a story to tell – something from your days at CBC or something interesting you're doing now? Maybe you know of a CBC retiree with a skill to share? Or a retiree we should profile?

We're also interested in any photos from your working days you might like to share.

We welcome your contributions and story suggestions.



YOUR DURHAM CHAPTER EXECUTIVE

Officers:

- **President** – Barbara Saxberg
- **Vice-President** – Bruce Rogers
- **Secretary** – Glenn Gray
- **Treasurer** – Dan Oldfield

Directors at Large:

- Maureen Brosnahan
- Dan Karpenchuk
- Bette Laderoute Sampson
- Mac Skelton

Please share this newsletter with any CBC retirees or spouses who are not yet members.

Encourage them to join the PNA.

It's important that we continue to expand our membership in order to maintain our seat at the table with the CBC.

Newsletter Editor – Bette Laderoute Sampson

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