

The Special Assistance Fund (SAF)

The Special Assistance Fund is one of our most creative initiatives and one, like many of our initiatives, for which we had to fight an uphill battle. We thought it worthwhile to lay out the history of the fund as well as provide some concrete indication of its effectiveness.

The History

From time to time over the last thirty or forty years, benefit plans (for example – the Accidental Death and Dismemberment Insurance) were wound up and the business transferred to a different carrier. Sometimes this occurred because the carrier did not wish to continue providing the insurance; other times the CBC went to market for competitive quotes and got a better price or better coverage. When these changes occurred, there was usually, if not always, money left “in the pot”. Sometimes these employee contributions were returned to employees, but often it was very complex or impossible to determine what each contributor’s fair share might be. So the money was put into an interest-earning fund, managed by Great-West Life. These monies now constitute a fund of considerable value, now referred to as the “Employee and Retiree Funds on Deposit”.

The Consultative Committee on Staff Benefits (CCSB) is responsible for managing this money. It (the CCSB) is a joint union / management / retiree body; our Association is a voting member and is currently represented by Dan Oldfield and Jean-Paul Rouillard attends as an observer. Several years ago, together with other union representatives, our Association representatives, put forward the idea of the Special Assistance Fund as a way of putting some of those monies to good use for the benefit of all. Ironically, there was originally some objection to the fund being used to assist retirees, even though, at the time, most of the money in the fund had been contributed by retirees. That debate was quickly resolved. The SAF can be accessed by any employee or retiree or their dependents to assist with unusual health or medical expenses that are not covered by any other source such as provincial health care, workers’ compensation, supplementary health care plans, etc.

How it Operates Today

The SAF has been a reality for several years. The CBC and its unions had accessed the Employee and Retiree Funds on Deposit for other purposes. Therefore the CCSB members felt it was time to review the experience and update the rules, if necessary. This review was completed at their meeting in December of 2009. The following major policy decisions were taken:

- The maximum spending in any year is limited to the interest earned by the Employee and Retiree Funds on Deposit – i.e. the capital will remain protected;
- Each year a budget will be drawn up by the CCSB to establish the balance between SAF and other applications of the funds;

- When these funds are used to support internal initiatives (such as an employee wellness survey) it is expected that the CBC will match the contribution.

With respect to the SAF itself, the following policy decisions were made:

- It may no longer be accessed to “top up” benefits from other sources such as our Supplementary Health Care Program administered by Canada Life or any provincial health care plans;
- However at a meeting in June 2015, the following maxima were increased effective June 1, 2015, as specific exceptions to the “topping up” rule:
 - For hearing aids – up to \$2,200.00 per ear every five years;
 - For mobility devices – up to \$7,700.00 for wheelchairs and up to \$5,500.00 for scooters;
 - For fertility treatments – up to \$7,000.00
 - Experimental medical and/or addiction treatments will be assessed on a case by case basis.
- Dental services are only covered if they are part of an overall medical procedure – for example, an accident involving facial reconstruction;
- Home care and chronic care are not covered by the SAF;
- Applications for assistance must be made within fifteen months of the actual expenditure;
- The lifetime maximum is \$12,500.00.

As noted above, a number of our members have benefitted from the SAF and we expect that this will continue. Since the fund’s inception, it has assisted well over 200 pensioners. The most common forms of assistance include hearing aids, mobility devices such as wheelchairs, scooters and special medical treatments that are considered legitimate but not covered by any form of insurance.

Requests for assistance by employees are submitted to the fund committee by their Union representative who sits on the CCSB. Requests for assistance by retirees are submitted to the fund committee by our Association representative who sits on the CCSB. As an Association we have accepted the responsibility to process and submit claims from ALL pensioners – both members and non-members. So if any of you is facing unusual health or medical costs that are not covered by any other source, you may be eligible for assistance from the SAF. For more information, you may contact a member of your Regional Board of Directors or call the National Office at 613-724-3003 or toll-free at 1-877-361-9242 for the necessary details and request forms.