



**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

December 2021

Contact



A NOTICE TO OUR READERS....

This issue of *Contact* is being sent out to *all* CBC pensioners, not solely to Association members. This is the annual distribution allowed by the PNA's Memorandum of Understanding the Association has with CBC/Radio-Canada – the agreement that also recognizes the CBCPNA as the organized voice of CBC pensioners. The printing and mailing expenses of the newsletter are borne by the CBCPNA.

In keeping with the terms of the MOU, we wish to advise that the names and addresses of non-members have not been provided by CBC/Radio-Canada to the CBCPNA but were provided directly to their own printing and mailing facilities. CBC/Radio-Canada did not approve the content of this communication. The CBCPNA is solely responsible for its contents.

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2022 COST OF LIVING ADJUSTMENT

We have learned that the cost of living increase to your 2022 pension will be....

2.41%



The CBC Pensioners
National Association

Preserving our Future, Sharing our past

The PNA preserves the future of all CBC Pensioners by advocating for them on matters related to the Pension Plan, the Supplementary Health Care Plan (SHCP) and the Special Assistance Fund (SAF) just to name a few.

It promotes collective work experiences and friendships through social events organized by Regions and Chapters and by keeping members informed of important events and issues.

The PNA is the official voice and representative for all CBC pensioners.

It is run by volunteers across Canada and maintains a national office in Ottawa. As a member you will be well served by the PNA in the following areas:

Communication/Connection

We provide vital information to members about their benefits, pensions and issues of importance to all CBC retirees.

Advocacy/Affinity

We speak out on behalf of members to ensure they get the help and services they need. We also negotiate special arrangements and discounts on travel insurance, home-auto insurance, and hotel stays.

Membership is a Good Investment.

For less than one third of one percent of your monthly pension, you can help fund all of our important activities.

Representation

We recommend a retiree representative to the CBC Pension Board of Trustees and appoint PNA representatives to the Employee (and retirees) Assistance Program National Board and the Consultative Committee on Staff Benefits.

Engagement

We create opportunities for retirees to come together and continue to share their life experiences through holiday parties, barbeques, lunches, and more.



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A WORD FROM OUR PRESIDENT

I don't know if you feel like I do, but I can barely believe we have arrived at the 2021 Holiday Season! Where has this year gone, which we will certainly remember a long time as the second year when the Covid crisis created havoc in our lives?

2021 will have been nonetheless a very busy year for the PNA. First, it was the year of our triennial convention, which of course had to take place virtually. We had been preparing this convention for several months, thanks amongst other things to the energy and generosity of all those volunteers who worked on four committees: Advocacy, Communications, Recruitment and Diversity and inclusion; to all, our most sincere thanks. So as not to lose the momentum imparted by the convention, we held throughout the summer a series of virtual meetings of the Board, of committees and of a special working group, to discuss the recommendations of the preparatory committees.

Two Standing Committees were created, one on Diversity and Inclusion and one on Recruitment, both linked to the top objective of the PNA: increase our membership amongst CBC pensioners. With the assistance of the Diversity and Inclusion committee, the Recruitment one has the fundamental mission of developing new approaches to recruitment and to ensure that best practices are shared between regions and chapters. The recruitment of volunteers to sit on these two standing committees should be completed soon. As well, the PNA Board has adopted a Diversity and Inclusion policy (on our website). We are also working on a survey which should be out in mid-January to PNA members and non-members, as well as to those who left the CBC and opted for a deferred pension (see article on the survey).

The PNA Board also agreed to the recommendation from the Communications Committee to create a Consultative Advisory Board on Communications (CAB) and that, on a trial-basis, of a part-time job of Communications Coordinator (CC). The CAB is mandated to assist the CC in developing an editorial communications policy and strategy. The call for candidacies ended on November 30 and the choice of members for the CAB and of the CC should take place at the next meeting of the Board at the end of January.

The Working Group on the revision of the PNA by-laws has met all summer and will present its final report to the Board soon. Its two major recommendations: take advantage of new technologies to open to the full membership the election of the four members of the Executive Committee and the participation to the triennial convention. I take the opportunity to express my warmest thanks to Edith Cody-Rice who very skillfully chaired the Working Group.

Within the mandate of defending the interests of pensioners, I had my first face to face meeting with Marco Dubé, the CBC VP People and Culture. It was a very friendly meeting during which we discussed the main files of interest for the PNA: the Special Assistance Fund, the Supplementary Health Care Program, the Employee Assistance Program, and of course, the Memorandum of Agreement on the Pension Plan surplus sharing. I will not dwell here on these topics as they are covered in short articles in this issue of Contact. But I seize the opportunity to warmly thank the CBC for sending this edition of Contact to all non-PNA member pensioners.

And finally, I wish you all a pleasant end of 2021, and a lot of pleasure with friends and relatives during this Holiday Season, now that confinement restrictions seem to be a thing of the past. On behalf of all of us on the Board of Directors and in the national office, I extend our best wishes for the Season and for the New Year.

And if by any chance you have not yet been vaccinated, I urge you to do so and, for the good of us all, to convince those around you who may not be either. It would be very regrettable if we were again subjected to any form of confinement because the virus started spreading again...vaccination is the key to some form of security.

Alain Pineau



Change of address

Make sure we have your new address. Please notify us of any changes (address, phone or email) as soon as possible. This will avoid delays in receiving newsletters or communiqués from the Association and will help us keep our database up to date.



You can notify us either by email at:
info@cbcpensioners.ca or by
telephone 1-877-361-9242 - extension 23.

JOIN THE RANKS OF THE PENSIONERS NATIONAL ASSOCIATION!



In this special issue of Contact sent to all 10,000 retirees thanks to the cooperation of the CBC/Radio-Canada, we are reaching out to pensioners who have not yet decided to join the ranks of the only organization advocating on behalf of CBC pensioners.

Since its incorporation in 2000, the PNA has been very active and effective in dealing with matters of importance to former CBC employees such as the security of the Corporation's pension plan and the sharing of accumulated pension plan surpluses as well as the maintenance of a viable and affordable supplementary health care plan. Association representatives have also been involved in national lobbying efforts to preserve and improve acquired benefits for all Canadian seniors. Their knowledge and leadership skills have been recognized nationally when arguing successfully against the introduction of target benefit pension plans (Bill C-27) and advocating for post-retirement surviving spouses and partners who do not receive pension benefits.

The PNA membership fee -- ***amounting to less than a third of a cent for every basic pension dollar*** -- is a worthwhile investment in preserving your future. Every new member strengthens the PNA's voice when we're called upon to defend the rights and maintain the acquired benefits of all CBC/Radio-Canada pensioners. So, we urge you to stand with your former colleagues and current friends – don't just leave it to others to protect the benefits we all share!

If you need additional information before completing a membership enrolment form – available on our Website (www.cbcpensioners.ca) or inserted in the printed version of this newsletter – please contact one of our Board members whose names and contact information are listed in this issue.

PENSION PLAN SURPLUS SHARING AGREEMENT – SUSPENSION OF THE MEDIATION PROCESS

Efforts to mediate a dispute between the CBC and the PNA and its Unions over the validity of the Memorandum of Agreement on Pension Surplus Sharing have so far failed to reach a settlement and the mediation process has been suspended. The mediators from Canada's Federal Mediation and Conciliation Services have asked the parties to agree to a suspension of the process in order to reflect on their respective positions. No new further mediation sessions are planned, and the parties are scheduled to take the matter before the appointed arbitrator, retired judge Dennis O'Connor, at the end of February 2022 for a binding decision.

The mediation had been requested by the CBC, but the Corporation maintains its position that the deal, negotiated in 2009, has expired, notwithstanding the fact the agreement contains no expiry date and, in fact, calls on the parties to merely "review" the agreement every 10 years. The PNA and the Unions challenge the CBC position.

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UPDATE ON THE PENSION PLAN

Thanks to the exceptional performance of markets during the pandemic, it seems that at the time of writing these lines, our Pension Plan is heading for a substantial surplus for the first time in twenty years. If the current trend continues, and considering the extreme volatility of markets, our Pension Plan is currently totally funded according to the two criteria used, namely that of « going concern » and that of « solvency”.

According to the first criterion (that which sees the CBC continuing its activities forever), the funding ratio is around 150%. According to the second criterion (that where the CBC shuts down its operations immediately), the current funding ratio is over 113%.

There is therefore a strong possibility that we see a substantial surplus, each criterion being over 105 %, the critical point for declaring a surplus. But the official date for that is the state of the Pension Fund on December 31, 2021, and anything can happen before that. However, it does seem that we will see a fairly substantial surplus at the end of the year. We will know the exact year-end situation in March only, once all actuarial adjustments have been completed (see article on the MOA dispute).

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SUPPLEMENTARY HEALTH CARE PLAN UPDATE

(This news concerns only those pensioners who subscribe to the supplementary health care plan)

It's been a challenging year for supplementary health care plans (SHCP) plans in general, and the Pensioners Plan is no exception. For the second year in a row, we forecast a deficit.

To the end of August, benefit costs have amounted to more than \$5.5 million dollars, with a resulting deficit of about \$163 thousand. Based on the plan experience this year, we would normally be facing an average increase in premiums of around 10%. In some cases, the anticipated increase would be more than 15%. Drugs continue to be a major driver of plan costs.


The plan performance is monitored on a regular basis and a determination of premium rates assessed every year. The Board of the Pensioners National Association (PNA) met in the fall with the CBC, which sponsors the benefit program, to discuss options for controlling cost increases forecast for next year. Says the PNA President Alain Pineau, "While it's important to maintain a significant level of surplus to avoid major disruption of benefits, the Board recognizes that the past 18 months have been very challenging financially, particularly for those on fixed incomes."


It was therefore decided that, given the overall economic situation and the potential impact of any significant increase in health care costs, a good part of the surplus be used to reduce premium costs increases for next year, as was done in 2021. The premium rates for the SHCP vary on a provincial basis: it was hoped that all premium increases taking effect on January 1, 2022, could have been eliminated but that was not possible. Premium increases will vary from 0 % to 9.2% depending on the province you live in.

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EMPLOYEE ASSISTANCE PROGRAM

In late August, the PNA and the unions were told of the CBC's unilateral decision to disband the Employee Assistance Program's National Board (EAP), restructure the service and sub-contract it to an outside agency altogether. We were apprised of the decision after the fact, and after the staff were reassigned to various departments This happened a mere few days after the PNA appointed a new representative who had no chance of ever attending a meeting! The PNA President has sent an official letter to the VP, People and Culture to complain about this lack of consultation. The good news is that the service will continue to be available to pensioners through the usual process, which can be found on the PNA website in the members' section.



EAP - Employee Assistance Program
1-866-838-2025 

Problems? As a CBC pensioner, you are entitled to five hours of free professional counselling through the Employee Assistance Program.

This service is available seven days a week, 24 hours a day. It is simple, fast and effective.

Consultations are provided by a private, independent firm located off the premises of the CBC. Confidentiality is guaranteed. A simple telephone call puts you in touch with the person who can help you right away.

THE SPECIAL ASSISTANCE FUND – HELP FOR CBC PENSIONERS

Even though it's been in existence for nearly 20 years there are still a lot of people (retirees and employees) who are unaware of the potential benefits the Special Assistance Fund (SAF) can provide.

The CBC Pensioners National Association was an instrumental player in the creation of the fund along with the Unions. It was developed by pooling and investing monies that had been held in trust over the years by various insurance companies.

The purpose of the SAF is to assist pensioners and employees in paying for medically related expenses that are not covered by regular insurance plans. Since its inception SAF has helped hundreds of retirees and employees and paid out more than \$2 million in benefits.

WHAT TYPE OF EXPENSES ARE COVERED?

Every CBC retiree and employee and their dependants are eligible for assistance up to a lifetime limit of \$12,500. To be eligible, expenses must meet federal tax guidelines as a tax-deductible medical expense. For many retirees, the fund has reimbursed for things such as hearing aids and mobility devices. Requests under the fund are reviewed quarterly by the Consultative Committee on Staff Benefits which includes representatives from the PNA, the CBC's four unions and CBC management.

HOW DO I APPLY?

If you're a member of the CBC Pensioners National Association, you can access an application form through the Association website: www.cbcpensioners.ca or you can call the national office. PNA staff are always happy to assist members in preparing the application and making sure it gets into the right hands.

The CBCPNA is responsible for processing claims for ALL pensioners, both members and non-members. Requests for assistance are submitted to and must be approved by the SAF committee.

For more information on covered expenses and to submit a claim, please call the PNA National Office at 613-724-3003 or toll-free at 1-877-361-9242.

PNA NATIONAL OFFICE SYSTEMS UPGRADE

The PNA National Pensioners database is currently on a version of FoxPro which is no longer supported. It has served our Association well over the many years of use, but it is now time to move to a new current database system.

We have put out a statement of requirements to some local companies who specialize in conversion of older database systems to new cloud-based systems. A recommendation to the PNA board will be made in January on the selection of a company. We hope to have the work completed in the next 6 months.

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SURVEY

The Committee on Recruitment is currently preparing a survey targeting PNA members and non-members as well as those who have opted for a deferred pension when they left the CBC/Radio-Canada. It is being worked on with the participation of the Diversity and Inclusion Committee and that of the Advocacy Committee, with the volunteer participation of two former members of the CBC Research team. Questions specifically addressing each group are seeking to determine the interest of pensioners and the reasons why non-members are not joining the PNA. You should receive this ten-minute survey towards the middle of January 2022, and we invite you strongly to reply to it.

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GOOD LIFE FITNESS – A NEW BENEFIT FOR CBC PENSIONERS

CBC pensioners will soon have access to reduced tariffs in all Good Life Fitness gyms. Details of the agreement remain to be finalized but the plan is to offer to pensioners the same reduced prices enjoyed by current CBC employees. Pensioners will have to request a special code when it is established. We will let you know as soon as the reduced tariff is in place.

Our President has taken advantage of his recent meeting with the VP People and Culture to ask that all other advantages and rebates available to CBC employees on the CBC page i-O be extended to pensioners. Marco Dubé has promised he would look into the matter.

CBC Pensioners National Association Board of Directors

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