



LAST CALL

PAUL ZAMMIT takes centre stage in the **Great Room** of the **Rock Garden** at the RBG, 1185 York Boulevard, Hamilton. Join us on **Wed., June 1st at 11 am**. Chat with old friends before a buffet lunch at 11:45. Then be informed and entertained by the passionate gardening guru until 2. Free parking. Accessible. **Door prizes**. All CBC PNA members welcome. A ticket costs **\$20** and must be paid for **in advance** by PNA members. Receive your ticket and name tag on arrival. **EASY PAY**— payghchapter@gmail.com; **MAIL**—John Bainbridge, 77 Arcade Cres., Hamilton, ON L9C 3J1 (Make cheques out to Golden Horseshoe Chapter CBC PNA.) **CUT-OFF DATE MAY 20.** **Wizard Page 3—>**

The pension surplus-sharing dispute is turning into a long march as the CBC digs in its heels. Dan Oldfield has the details starting on **Page 6**

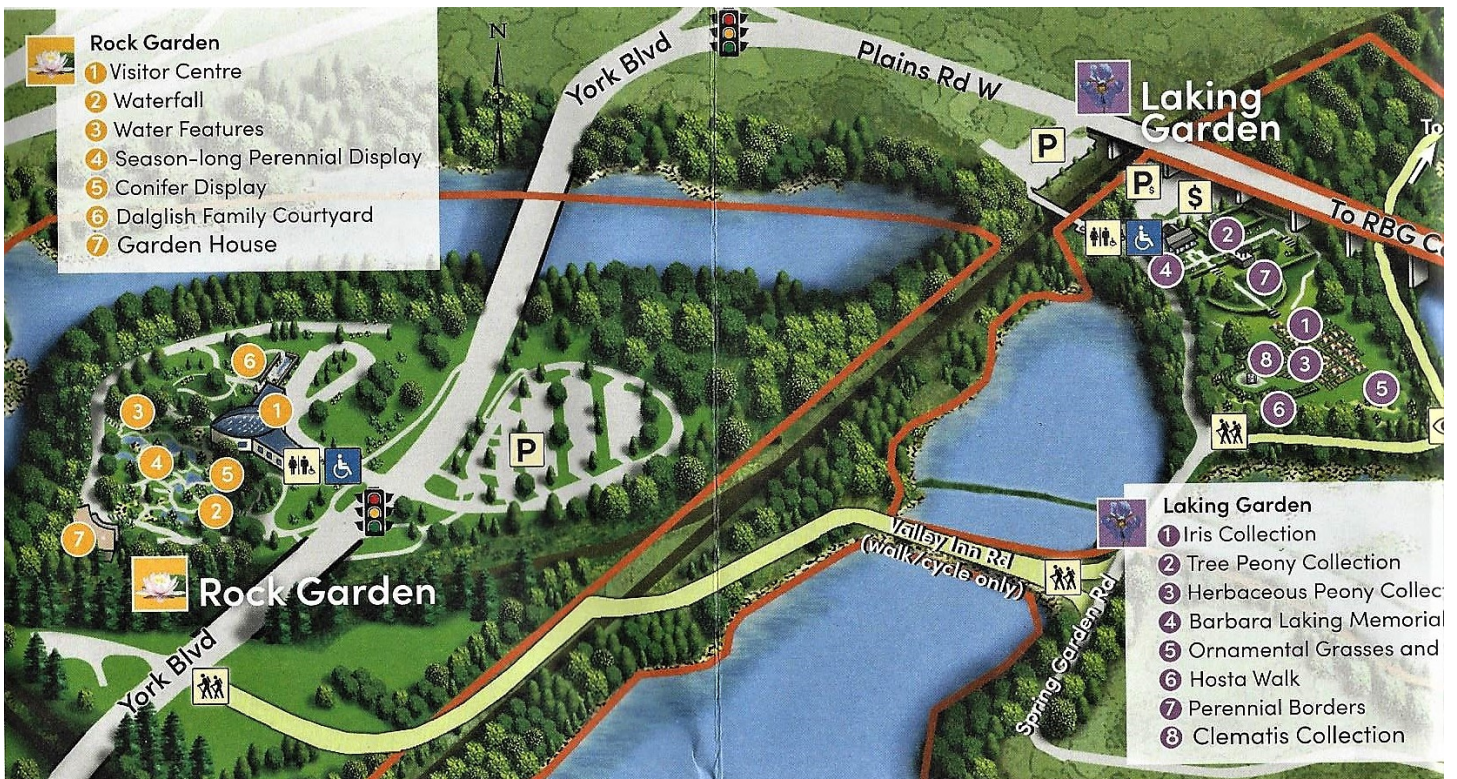


There are important administrative changes to the Special Assistance Fund. Find out what they are starting on **Page 10**

Where we'll gather on Wed., June 1 ²



The spacious Great Room looks over a spectacular valley garden





Marie Clarke-Davies, VP - G. H. Chapter



Paul Zammit, Professor of Horticulture

The **Wizard of Green** focuses on **biodiversity** in **Part 2** of his conversation with Marie Clarke-Davies

MARIE: Let's move on to something I know is near and dear to your heart which is biodiversity. I think it's really interesting that at Niagara College you are a Professor in the Environmental *and* Horticultural Division.

PAUL: The department is Environment and Horticulture but I teach specifically in Horticulture. Funny enough I was just approached to see if I would be interested in teaching in the environmental area and I've been speaking to my dean because I'm a bit confused why Horticulture is

over here and Environment is over there and even when we think about practices in the College, here's where we do Horticulture and all our nature studies are over there. To me, I think that day is long gone. It's like "Wake up!" The environment is everything around us, including your back yard. It's time to re-look at that.

MARIE: Well, it's so true. When you think of the Golden Horseshoe, where our audience lives, it has some of the greatest biodiversity in Canada but we also have this huge popula-

tion density so what is the balance between biodiversity and human activity right here in the Golden Horseshoe?

PAUL: Well, I try to tell my students that no longer is the environment "out there." It's everywhere around us so, for example, even in the two years -- I certainly used to visit the Niagara area, that's where a lot of growers where I buy plant material from -- as I see more and more development happening on land

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that's causing further and further fragmentation of natural habitat, whether it's been through agricultural, residential, giant strip malls or whatever they want to call them. I find the students get very upset and say "why are they allowed to do this?" And I say, "well, where are we going to put houses. We need more houses and where are we going to put them?" So it's kind of that push-and-pull. To me, what's really important for people to recognize is that everything we can do even within the home garden and I plan to do an exercise with the group when I'm there it helps as a connection. So whether it's a new residential area or a strip mall or whatever it may happen to be we know the importance of bringing plant material back into those areas once we develop them. It's what plant material is there so that can connect bits of the Escarpment, that can connect things, too so we realize that our back yards, our balconies, our strip malls, our shopping centres are actually corridors that can keep these spaces connected.

MARIE: When you're talking about these spaces it's plant material but also insects and other animals, I assume?

PAUL: We will often see the plant material but that plant material when you look at ecosystems it supports so many other things. Of course, it's the insects, it's the birds, it's the rodents, all those things that feed. There's all sorts of evidence that shows we may not know the role of all this but if it has evolved here it's certainly part of an ecosystem and when you get rid of that everything else starts to fall or to crumble. By using the plant material that can support the pollinators or that can support the moths and the butterflies or all the Lepidoptera that can lay eggs to create caterpillars that in turn feeds the birds which can raise their young. It's all very interconnected and that is why "choice," the choice of plant material matters. And that's why we're seeing a sort of push-and-pull between industry and traditional planting and what we should be doing in some real challenging discussions.

MARIE: I know that in our condominium complex -- it was built in the late 90s -- so unlike the ones today there is a certain amount of green space. The place is full of Norway Maples which are dying. They don't support lawns. So we are trying to push native plants and native trees to increase the biodiversity.

PAUL: In doing that we have to challenge the way traditionally look at things. When you think about supporting biodiversity it's not the romance of what we always think "Oh, look at the bees and the butterflies but you need to have the plants to support the butterflies and the only way to do that is have plants that the larvae of the caterpillars that the birds can feed on, so holes in leaves in many cases is a good thing. So just really challenging our traditional thought of the esthetic and how important that is and how important it is to have a proper understanding. Similarly, it's not we hear all these people talk about OK we're going to plan to support diversity and bees and we want the flowers. But it's not just about flowers. You need to have foliage. You need to have a good soil healthy ecosystem so there are many layers to that and it brings us back to the importance of choices and you see the resurgence of interest in native plants and some of the debate: Does it have to be a native plant to support biodiversity? There is some very good evidence to support that we can find a balance.

MARIE: So you don't have to necessarily deny yourself the pleasure of a particular

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plant that you love if you achieve a balance in other ways?

PAUL: Correct but even just doing your homework is the group of plants. So if you love things like Purple Coneflower, yes that's great but there are some newer introductions like double flowers. Well, they may look interesting and might be nice for a floral design but they do not support pollinators. That's why making sure you do your homework is really important because there are even some cultivars that are manmade and all of this that do support and in some trials like down in Mount Cuba Centre in Hockessin, Delaware the pollinators have actually shown a preference for the cultivars over the species which is really interesting. Mount Cuba does trials of native plants and cultivars every year. The fascinating information coming out of there is just great. We need to gather the information. We need to really try to understand and try and do better. I see in some of the students they can often be very aggressive and I'm not sure that's the right approach because that can turn people off right away.

MARIE: So what you're saying is when you go to the garden centre this

Spring don't just go and necessarily grab the first plant that you see, do some thinking and some research about that plant?

PAUL: Absolutely. Consider where it's coming from in terms of being produced and that's another factor, too, if we're thinking about supporting the environment. Are these plants being shipped in from California, what's their carbon footprint or are they being locally grown? And I will tell you this year I think we're going to see plant prices skyrocket because of the cost of fuels and the cost of plastics and probably continue to see a shortage of supply. Growers cannot get pots. They're having trouble getting growing media. They're not shipping from huge distances because the freight based on fuel have doubled or tripled. So being conscious of where the plant material is coming from but also being conscious of the selection in itself. Is it a native plant? Is it a non-native plant? If it's non-native does that mean it's not usable? I don't agree with that.

Lunch menu

Chef's Soup of the Day

Mixed Greens with Balsamic Dressing

Grilled Vegetable and Pasta Salad

Fresh-made Deli Sandwiches on Artisan Breads (turkey, beef, ham, veg wraps)

Assorted Dessert Squares

Coffee, Tea , Juices & Water

Door prizes



For starters we have tasty maple syrup donated by Jay Mowat & Clare Booker of Willow Creek in Erin.

There'll also be \$25 gift cards for the wonderful shop in RBG Centre.





The pension surplus-sharing dispute is turning into a long march as the CBC digs in its heels

By Dan Oldfield

**CBC PNA Representative
Consultative Committee
on Staff Benefits**

The CBC Pensioners National Association (PNA) and its Union partners have asked an arbitrator to take steps to protect our share of the current pension plan surplus.

We have asked the arbitrator to instruct the CBC to set aside an amount of money equal to pensioners and employees' pension surplus entitlement. The arbitrator, Dennis O'Connor, has been asked to determine whether a pension surplus agreement signed between the CBC, the PNA and CBC's Unions remains valid and enforceable.

The interim order, referred to as a "preservation order" is being sought to ensure there are funds available in the event the arbitrator rules in our favour. It's expected a

hearing on the interim order will be held within the next several weeks.

In the meantime, we have received a variety of questions concerning the nature of the dispute and have prepared a "Frequently Asked Questions" sheet we hope will address some of those questions.

By now most of you have no doubt heard that the CBC Pension Plan has announced as surplus of around \$700-million. This is good news and demonstrative of a well managed and healthy plan. However, with that news we also learned CBC will be taking a contribution holiday, which means for the next year at least it will not be making any contributions to the plan. At the same time, we also learned the CBC will not agree to any sharing of pension surplus notwithstanding a Memorandum of Agreement reached in 2009. So where

does that leave us?

Let's start with a bit of background. In 2009 CBC signed an agreement with unions and PNA that consisted of two main elements – one aimed at managing the cost of employee health benefits and other, more significant to retirees, concerned the sharing of future surpluses

Why is that agreement not being honoured?

It would probably make more sense to ask the CBC why a deal it signed, implemented and benefitted from more than 10 years ago has been deemed invalid by its legal department, Board of Directors and President. We frankly cannot understand this demonstration of bad faith.

Where does that leave us?

The PNA and its Union partners have taken the dispute to arbitration. The arbitrator,

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retired justice Dennis O'Connor, is being asked to determine if the agreement is still valid and enforceable. It is obviously our view that it is.

What's at stake here?

Immediately at stake is a share of the pension surplus. The basic principle of the agreement is that surpluses must be shared equally between the CBC and those retirees and employees who have contributed to it.

Does that mean we should get half of \$700-million?

Technically that would be the case however the agreement only permits retirees and employees to get an amount equal to the amount CBC would be required to contribute to the pension plan on an annual basis. In this case the amount would be somewhere between \$40 to \$50-million.

Last time we got a refund on contributions it was considerably more, around \$134-million. Why is it so much less now?

In 2000, when the last sharing occurred, pension valuations of the plan took place every three years. Now they happen every year. Additionally in 2000 the CBC's contribution amount was higher.

So, the amount paid out was basically equal to the amount of CBC contribution holiday over a three-year period.

I believe we are looking at a few years of sharing smaller amounts. The principle has always been whatever the CBC gets we get. Ultimately, we don't want to risk the long-term health of the plan but where there are surpluses by definition and CBC is getting a piece of the action we should as well. As to whether this means that we have years of skirmishing that is always a possibility given CBC's style.

However, a ruling in our favour with regards to the MOA should eliminate that possibility or at least severally limit it. The smaller payouts over many years may also be much more tax-friendly in the event we are not able to convince the Canada Revenue Agency to apply the same rules as it did in 2000.

Why is the PNA not taking the matter to court as it did before?

At the time of the last surplus the PNA did not have an agreement with the CBC covering surplus sharing so it only had a civil court process available to it. In this case we have an agreement on how these matters are to be resolved and we are availing

ourselves of it. In fact, the arbitration has already begun and is scheduled to continue in September. Of course, if the arbitrator deems the agreement invalid we would have access to the courts.

Why is the arbitration process taking so long?

There is no single answer to that question but basically it took considerable time to find an arbitrator who met the qualifications demanded by the Memorandum of Agreement. After that it was a case of finding hearing dates suitable to all parties – the arbitrator, legal counsel, witnesses and advisors. (more than 20 different individuals). It is also not uncommon for arbitration proceedings to take many months to conclude and for a decision to be provided. The PNA has advised the arbitrator it will accept any dates proposed in order to expedite the process as much as possible. We are confident the arbitrator appreciates the need for a timely decision.

Is my pension secure?

The dispute over the sharing of pension surplus has no bearing on the overall financial status of the plan and its ability to meet its pension obligations. The plan has assets of more than \$9-billion and is in excellent shape.

Toronto's 3 PNA Directors find a 4th



Leone Earls



Mary Depoe, Steve Athey, Gail Carducci

At its meeting on May 4, the Executive Board of the CBC PNA Ontario Region voted to add a 4th director position to better represent members in Toronto.

The three directors now on the board: Steve Athey, Gail Carducci and Mary Depoe.

Like them, the new director will have full voice and vote

on the board. **Leone Earls** has agreed to will fill that role on an interim basis until the regional election in October.

There are 1,080 members in the PNA Ontario Region.

The majority of those - 638 - live in Metro Toronto.

There are, however, hundreds of CBC pensioners in Ontario who are not members

of the PNA and one of the biggest challenges facing the Association is convincing as many of these people as possible to join.

It's believed the majority of these non-members live in Toronto so that automatically puts their recruitment high on the "to do" list for the four directors charged with representing and serving the area.

Meet Ontario's PNA "recruiting officer"

Phil Peck is Ontario's representative on the CBC PNA's national recruitment committee and is also one of its co-chairs..

He and his colleagues at the national table are developing techniques for improving recruitment, whether it be of long-time pensioners who never joined on retirement or

promoting the value of joining the PNA to current employees approaching retirement.

Phil stresses that members can help by making phone calls or sending emails to let pensioners who are not members know what the Association is doing about current issues, such as the pension surplus-sharing dispute with the

CBC. Phil's E-mail address is ppeck@kelcom.net.



If you know of a CBC pensioner who is not a member of the PNA please encourage them to join and give them a copy of this enrolment form. Membership dues are 0.32% of a member's gross pension payment. For every \$1,000 of monthly pension, a member would pay \$3.20.



**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

ENROLMENT FORM – RETIREE

Please print

Name			
Street	City	Prov.	Postal Code
Telephone	Email		

☐ **I wish to join now** (please fill in the remaining sections of this form).

☐ I am uncertain about joining at this time. I understand that, with the information given above, a representative of Association may contact me and, upon request, provide assistance with the enrolment process.

I, _____, wish to join the CBC Pensioners National Association and hereby authorize the CBC to deduct monthly membership dues from my pension cheque and remit them to the Association. I also authorize the CBC to provide the Association with such personal information relating to me as the Association may require to facilitate the administration of dues and other services related to the welfare of pensioners.

All personal information provided to the Association by you or by the CBC is held in strict confidence.

Membership dues are 0.32% of a member's gross pension payment. For every \$1,000 of monthly pension, a member would contribute \$3.20.

CBC ID (See Notification of deposit, above your name)	Date of birth (dd/mm/yyyy)	Gender (optional)
Civil Status <input type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Widow/er <input type="radio"/> Divorced <input type="radio"/> Separated <input type="radio"/> Common-Law		
Preferred language <input type="radio"/> English <input type="radio"/> French	Date of retirement (dd/mm/yyyy)	

Spousal information

Name			
Date of birth (dd/mm/yyyy)	Gender	CBC Employee <input type="radio"/> Yes <input type="radio"/> No	CBC Retiree <input type="radio"/> Yes <input type="radio"/> No

Signature Required

Date

This form can be mailed to:
The CBC Pensioners National Association
P.O. Box 8570
Ottawa, ON K1G 3H9
or press the submit button to send via
email to info@cbcpensioners.ca

Submit



**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

Special Assistance Fund - Important Information

While there have been some administrative changes, CBC pensioners and employees continue to have access the Special Assistance Fund (SAF) which was established to help cover costs of medical services and devices not covered by group health plans.

Although the amounts and guidelines for the SAF will remain the same the administration of the plan has undergone some **IMPORTANT CHANGES** you should note.

- The administrator of the Fund is now Canada Life. It will review all submitted requests to determine eligibility under the guidelines and will ultimately issue payments.
- The form used (enclosed) to make a request for benefits under SAF has changed ([SAF REQUEST FORM](#)). You may note among other things that the form indicates the CBC Supplementary Health Care Plan number. **YOU DO NOT NEED TO BE A MEMBER OF THE SHCP TO APPLY FOR AN SAF BENEFIT.** The number is used merely to identify someone as a CBC employee or retiree.
- While all requests need to be **MAILED** to Canada Life, we encourage PNA members to either contact or submit their requests through our national office to ensure they are complete and compliant with the rules. **AT THIS TIME, EMAILED FORMS AND RECEIPTS WILL NO LONGER BE ACCEPTED. PLEASE FORWARD ALL REQUESTS TO: CBC/PNA – PO BOX 8570 OTTAWA, ON K1G 3H9.**
- **DEADLINES** have been changed. The Consultative Committee reviews requests quarterly usually during the first week of March, June, September and December. In order to have a request approved for payment, requests, along with receipts must be **SUBMITTED BY THE FIRST DAY OF THE MONTH PRECEDING THE CCSB MEETING.**

Special Assistance Fund (SAF)

Frequently Asked Questions

Who is eligible for the Special Assistance Fund?

The Special Assistance Fund (SAF) is available to employees, retirees, and dependents as defined under the CBC/Radio-Canada Supplementary Health Care Plan (SHCP), Policy 51089.

How much will be reimbursed for eligible claims?

Requests for eligible expenses will be considered up to 100% reimbursement, up to the per individual lifetime maximum of \$12,500.

What expenses have specific reimbursement maximums under the SAF?

The following specific reimbursement maximums will apply:

- Hearing aids - up to \$2,200 per ear every five years;
- Electric wheelchairs and scooters: reimbursement will be limited to one device every five years for claimants 18 years of age and over and on an as needed basis for claimants under 18 years of age to the following maximums:
 - Electric wheelchairs: up to \$7,700;
 - Scooters: up to \$5,500;
- Fertility treatments: up to \$7,000 per treatment per person.

What do I need to know before submitting a claim?

Approval of claims for financial support from the SAF will be based on the following criteria:

- The request must be directly related to services or supplies which are medically necessary for an eligible individual, supported by acceptable medical documentation and original receipts.
- The cost incurred must qualify as a medical expense under the provisions of the Income Tax Act (ITA) in the determination of the medical expense tax credit. See the [Government of Canada Website](#) for further information.
- Payment of claims from the SAF will only be considered when all other sources of reimbursement have been explored and have been unsuccessful. If, however, other sources have reimbursed **any** amount, the remaining out of pocket amount will not be eligible for consideration under the SAF. You should work with your suppliers (e.g. physicians, specialists, hospital staff, medical supply company) to determine if any other sources of reimbursement are available to you.
- Requests can only be considered after the expense has been incurred and where an original receipt showing the payment of such an expense is submitted for consideration.
- If the claim is not an eligible expense under the SHCP, you may then submit a request to be considered under the SAF. If your request is eligible, the SAF Administrator will make a recommendation for the CCSB to consider for review and approval.

What are examples of requests that may be covered?

- Some regulated health care and paramedical services, such as midwife, occupational therapist, audiologist, kinesiologist, dietician
- Medical marijuana
- Travel expenses for medical treatment
- Coagulation Monitor and Coagulation Strips

What top-up exceptions are covered by the SAF?

The SAF is not intended to top up existing benefits or replace existing plans, except for:

- Hearing aids
- Electric wheelchairs and scooters
- Dental procedures to treat medical conditions – e.g. facial reconstruction - but excluding orthodontics and other treatments covered under a regular dental schedule.

CBC/Radio-Canada employees, retirees and eligible dependents not currently covered under the SHCP may submit claims to the SAF. For any exceptional top-up claims to the amounts above, the portion you would have been entitled to had you been covered under the SHCP will not be allowed.

For example, if you are eligible for a \$500 reimbursement under the SHCP for a hearing aid, you will be eligible to submit a request for any outstanding amount up to \$2,200. If however you are not eligible for reimbursement under the SHCP, you will be eligible to receive the amount you paid up to \$2,200 minus the \$500 you would have received had you been enrolled in the SHCP.

Note: In the event you are insured for hearing aids under another benefit plan and can demonstrate that a deductible has been paid under that plan, the \$500 deductible will be waived.

What is not covered by the SAF?

The following services / examples are not eligible for submission and reimbursement from SAF:

- Dental services
- Home care services
- Laboratory Services
- Dietary supplements
- Patient lift chair
- Contact lenses
- Laser eye surgery
- Drugs/medication

How do I submit a request under the SAF?

Review this document to determine if your claim is eligible. Then complete the [SAF Request form](#) and mail it to the address on the form. The Group Plan Number is 51089 and the ID number is your CBC/Radio-Canada employee ID number preceded by the letter 'M'.

In order for your request to be processed, it is very important that you complete the form accurately, sign it and ensure that you have attached all acceptable medical documentation, your medical physician's referral and the original receipts to support your request. Keep copies of all your documents submitted.

Only requests over \$200 are eligible for reimbursement under the SAF. If an individual receipt is less than \$200, you may bundle same-type services, such as the following in one request form:

- Medical marijuana - multiple receipts
- Occupational therapy - receipts for multiple sessions
- Fertility treatment - all expenses related to the same cycle of treatment

You must submit your complete request including all required information/documentation to the SAF Administrator within 15 months of the date the expense was incurred otherwise your request will be declined.

How do I submit a request for travel expenses for medical treatment under the SAF?

Submit your receipts for your hotel, food and transportation separately under Type of Expense under Claim Details.

When do I submit my request?

You must submit your fully completed SAF Request Form with all your supporting documents no later than:

- February 1 for the March CCSB meeting
- May 1 for the June CCSB meeting
- August 1 for the September CCSB meeting
- November 1 for the December CCSB meeting

What happens next after I have submitted my request?

The SAF Administrator will review the claim to determine if your request meets the eligibility criteria. When reviewing the claim, the SAF Administrator may request additional information or documentation to complete their review. It is critical to keep all documents associated with your claim to ensure there is no delay in the review of your request. Incomplete requests will result in the claim being declined.

Once their review is complete, the SAF Administrator will send their recommendations to the CCSB for their approval at a subsequent quarterly meeting. If approved by the CCSB, the SAF Administrator will then make the payment to the individual.

Why would my request be declined for reimbursement?

The SAF is not intended to be a replacement or a substitution to the health care coverage currently available to CBC/Radio-Canada employees, retirees and their dependents.

If a reimbursement was received from the CBC/Radio-Canada SHCP the claim is not eligible under the SAF and the request will be declined, unless the request is an approved exception.

If the request has never been submitted under the CBC/Radio-Canada SHCP and therefore not paid, but it is an eligible expense under the SHCP, then it is ineligible under the SAF and the request will be declined.

Your request will also be declined if:

- Government coverage is available or a grant payment is available from any source;
- You have reached the maximum reimbursement allowed under the SAF;
- Your request is submitted later than 15 months after the date the expense was incurred.

Who can I contact for help?

If you have any questions, you can call the SAF Administrator's call centre at 1 877-340-9082. You will need to provide your CBC/Radio-Canada employee ID number.

The SAF Administrator will be able to advise:

- If the claim qualifies as a medical expense under the Income Tax Act;
- When you are next eligible to make a claim request for claims with a specific reimbursement maximum under the SAF;
- How much has been incurred toward the maximum, lifetime or otherwise, if you have submitted requests under SAF in the past. The SAF Administrator has a record of all previous reimbursements and will continue accruing toward the individual lifetime maximum.

They will not be able to confirm/guarantee that the claim in question will be approved for reimbursement by the CCSB or provide direction on whether other programs, such as individual, group, provincial, association, etc. are available to you for the claim in question.

You may also wish to discuss your request as follows:

- Union-affiliated employees can contact their union representative;
- Retirees can contact the Pensioners National Association;
- Non-affiliated employees can email specialassistancefund@cbc.ca.

The CCSB is composed of union, CBC Pensioners National Association and management representatives and is responsible for making recommendations about employee-paid benefits.

The existence and provisions/conditions of the SAF are subject to change, without notice, and as amended from time to time. This document replaces and supersedes all previous versions related to the Special Assistance Fund.

Important Information

Expenses are eligible for reimbursement under the **Special Assistance Fund (SAF)** if they meet the following criteria*:

- expenses qualify under the *Income Tax Act* (Canada) for the purpose of calculating the medical expense credit; and
- the request is for extraordinary health related expenses

Expenses are not eligible for reimbursement under the **SAF**:

- if government coverage is available; or
- if benefits are payable under any health plan (including 051089), even if you have reached the maximum; or
- a grant payment is available from any source

*For more information on eligible expenses reimbursed under the SAF, please refer to the SAF guidelines available on iO.

Instructions for Claim Submission

This form must be completed in full.

1. Keep a photocopy of this form and your receipts.
2. Staple together and submit:
 - this original form; and
 - all supporting receipts and invoices; and
 - medical documentation supporting necessity

Note: The plan member must sign this form.

Part 1: Plan Member Information

Group Plan Number 051089 CBC/Radio-Canada ID Number M

Plan Member Name _____ Affiliation _____

Address: Number and Street _____ Town _____ Province _____ Postal Code _____

I certify that the information given on this claim form is true, correct and complete to the best of my knowledge. I certify that all goods and services being claimed have been received by me, my spouse and/or my dependents; and that my spouse and/or dependents are eligible under the terms of my plan.

I certify that I am claiming expenses that were incurred by myself or a person(s) for whom I am entitled to claim a medical expense credit under the Income Tax Act (Canada).

The submission of fraudulent claims is a criminal offence. Canada Life takes the submission of fraudulent claims seriously. Suspected fraudulent claims may be reported to your employer or plan sponsor and to the appropriate law enforcement agency.

At Canada Life, we recognize and respect the importance of privacy. Personal information that we collect will be used for the purposes of assessing your claim and administering the group benefits plan. I authorize Canada Life, any healthcare or dental care provider, my plan administrator, other insurance or reinsurance companies, administrators of government benefits or other benefits programs, other organizations or service providers working with Canada Life located within or outside Canada, to exchange personal information when necessary for these purposes. I understand that personal information may be subject to disclosure to those authorized under applicable law within or outside Canada.

I also consent to the use of my personal information for Canada Life and its affiliates' internal data management and analytics purposes.

For a copy of our Privacy Guidelines, or if you have questions about our personal information policies and practices (including with respect to service providers), write to Canada Life's Chief Compliance Officer or refer to www.canadalife.com.

Plan Member Signature _____ Date _____

Turn over for side 2

Part 2: Dependent Information

Patient Name	Relationship to Employee	Date of Birth			Does patient reside with you?		Full-Time Student?		If child over 18 years		
		Year	Month	Day	YES	NO	YES	NO	If student, how many hours per week?	Employed?	How many hours worked per week?
										YES	NO
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>

Part 3: Other Coverage

Is this expense eligible for coverage under any private or group insurance plan? ☐ Yes ☐ No

Are you making a claim for Worker's Compensation Benefits? ☐ Yes ☐ No

Is this expense eligible under your provincial government plan? ☐ Yes ☐ No

Are you entitled to payment from any other source for this expense? ☐ Yes ☐ No

If it is discovered that this claim was eligible for consideration/reimbursement under any other avenue, all SAF funds disbursed for this claim will have to be refunded, regardless if the other avenue remains available or not to consider/reimburse this claim.

Part 4: Claim Details

Patient Name	Number of Receipts	Type of Expense	Nature of Illness	Total Charge

Expenses Submitted to Canada Life

0
Number of Receipts

\$ 0.00
Total Charge

IMPORTANT:

In order for your request to be processed, it is very important that you complete the form accurately, sign it and ensure that you have attached all acceptable medical documentation, your medical physician's referral and the original receipts to support your request. Keep copies of all your documents submitted.

Please send your Special Assistance Fund request to:

The Canada Life Assurance Company
PO Box 6000
Winnipeg MB R3C 3A5
www.canadalife.com

Questions? Call Toll Free: 1-877-340-9082



Deaf or hard of hearing and require access to a telecommunications relay service?

Please contact us:

TTY to Voice: 711

Voice to TTY: 1-800-855-0511

Celebration of life for Fred Walker



WHEN?

**Tuesday, May 24, 2022
4:00 PM – 6:00 PM EDT**

WHERE?

**Credit Valley Golf and
Country Club
2500 Old Carriage Road
Mississauga, ON L5C 1Y7**

HOW TO REGISTER?

R.S.V.P. by E-mail to brid-get.otoole53@gmail.com

Golden Horseshoe Chapter Executive



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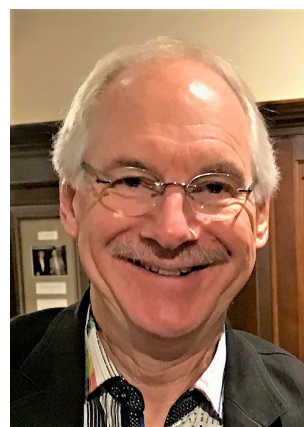


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**Have you changed your E-mail address recently or perhaps set up an E-mail account for the first time?
If so, please let us know**