



The CBC Pensioners
National Association

Contact

L'Association nationale
des retraités de la SRC

Newsletter

December 2017



PRESIDENT'S MESSAGE

A lot has happened since the last edition of *Contact*, so let's get right to it.

First, the work of the joint CBC/PNA committee reviewing the Supplementary Health Care Plan was wrapped up and the CBC set about implementing the changes and telling the plan's subscribers about them. There's a longer piece in this newsletter about all that.

There's also an article about progress by the Spousal Fairness Coalition, the political action group the PNA is leading to seek changes to pension legislation that denies survivor benefits to spouses acquired after a pensioner has retired.

And, also on the pension front, there's an update on the ongoing fracas surrounding Bill C-27, the federal government's proposal to make what we consider to be dangerous changes to the law governing our pension plan. Even if you happen to live in a very deep cave, you can't have missed all the fuss about Finance Minister Bill Morneau's dealings with the Ethics Commissioner and the links between those and his family firm's pension business. So check that out.

The national Board of Directors held its annual fall meeting in Gatineau in October. This is, typically, a two day affair and this year's session had a full agenda. The highlights included a review of the Health Care Plan's performance over the past year, provided by the CBC and their pension benefits consultants; the updates on C-27 and Spousal Fairness mentioned above; reports from our representatives on the Consultative Committee on Staff Benefits, the Pension Board of Trustees and the national EAP committee; our Treasurer's update on the financial 'state of the nation' (we're in fine health, btw!); reports on activities in the PNA regions from coast to coast; and, notably, a major planning session for the Association's Triennial Convention coming up in May of 2018.

The Triennial Convention, for the information of new members, is the Association's main governing assembly. That's where the major policy decisions are made or confirmed, where the Association's strategic direction for the following three years is set, and where the executive officers of the Association are elected. The Convention is attended by the standing board of directors,

supplemented by delegates from across the country, their numbers determined by a formula based on regional membership counts. To ensure maximum travel cost efficiency, the Convention is always held in Ottawa. Planning for the principal discussion topics and potential guest speakers is underway now and, if you have ideas about what you'd like to see included, let your regional or chapter board know. Obviously, the PNA isn't wealthy enough to fund a mass membership gathering – but we *can* reach out to all of you for your input!


The Association's 2018 Annual General Meeting will be held in conjunction with the Convention. That affair features all the usual jolly AGM activities – presentation of audited financial statements, the annual budget, appointment of auditors and, as a regular and always popular feature, a presentation on the CBC Pension Fund by its CEO, Debra Alves. Also, because it's a convention year and the members of the executive are elected for three-year terms, the 2018 AGM will also be the time for the election of a president, a treasurer and two vice-presidents, representing Francophone and Anglophone constituencies. The AGM is, of course, open to all members, wherever they are. In practical terms, however, it will appeal most to those who live in or near the National Capital Region in Ontario and Quebec – and we invite all those who can attend to do so. (There's a reception following for those who want to mingle with former colleagues and, perhaps, enjoy a glass of wine and a nibbly or two.)


This edition of *Contact* is also distributed to CBC retirees who aren't members of the PNA. We do this to account for the representations or actions we undertake on behalf of everyone receiving a CBC pension. The conditions surrounding this distribution are described in the Notice to Readers on page 11 of this newsletter.

Finally, on behalf of the Board of Directors and its executive members, let me wish you all a peaceful holiday season – and good health and prosperity in the New Year.



Paul Gaffney
President



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.



You can hardly pick up any medium these days – print, video, ‘social’ or otherwise – without being warned about the dangers of someone stealing your personal information. Stories about victims who’ve had their bank accounts plundered, their retirement savings stolen and their electronic pockets picked abound. The trouble is, too many of us seem to think this sort of thing only happens to other people, never to us. But the fact it is can happen to you. No matter how computer savvy you are – or think you are – there are smarter thieves out there. And no sooner do the good guys erect a wall than the bad guys come up with a way around it – like a game of Internet Whack-a-Mole!

So we thought it wouldn’t hurt to join the crowd and remind you of what’s out there, what’s at stake and what you can do about it. We’ve shamelessly lifted the following information from the RCMP’s website. We doubt we’ll go to jail for that and it might just save you a lot of grief!

Identity Theft and Identity Fraud

What is Identity Theft?

Identity theft refers to the preparatory stage of acquiring and collecting someone else’s personal information for criminal purposes. It is illegal to possess another person’s identity information for criminal purposes.

What is Identity Fraud?

Identity fraud is the actual deceptive use of the identity information of another person (living or dead) in connection with various frauds (including for example personating another person and the misuse of debit card or credit card data).

Facts

- Identity theft techniques can range from unsophisticated, such as dumpster diving and mail theft, to more elaborate schemes.
- Technology, mainly the Internet, facilitates more elaborate schemes, such as skimming, phishing, and hacking as criminals gather profiles of potential victims. Computer spywares and viruses, designed to help thieves acquire personal information, are an emerging trend.
- Victims of identity theft or fraud can experience financial loss and difficulty obtaining credit or restoring their "good name".

What they’re looking for...

Here are just some of the things identity thieves are after:

- full names and addresses
- Social Insurance Numbers
- date of birth
- mother's maiden name
- username and password for online services
- driver's license number, passport number, PIN number, bank account number

What your information could be used for....

Criminals can use your stolen or reproduced personal or financial information to access your bank accounts, open new bank accounts, make purchases, etc.

Using identity theft to facilitate organized criminal and terrorist activities also appears to be a growing trend.

How you can find out if your identity was stolen....

The best way to find out is to monitor your hard copy or on-line financial accounts frequently and to check your credit report regularly for any unusual activities. If you applied for credit and were unexpectedly turned down, you should investigate further.

Report it...

If you suspect or know that you are a victim of identity theft or fraud, or if you **unwittingly provided personal information or financial information**.

Stop it...

Prevention is the best way to deal with this crime:

- Identity theft can occur over the Internet or telephone, or via fax or regular mail. Therefore, be particularly wary of unsolicited e-mails, telephone calls or mail attempting to extract personal or financial information from you.
- Ask yourself if you really need all of the identity documents you carry in your wallet or purse. Remove any you don't need and keep them in a secure place instead.
- Periodically check your credit reports, bank and credit card statements and report any irregularities promptly to the relevant financial institution and to the credit bureaus.

Finally, let's remember that identity theft is only one aspect of crime in the digital age. Scams of one kind or another have been around for centuries – but the Internet has given criminals a virtual wonderland in which to ply their trade. The notorious 'Nigerian Letter', the modern version of what was once called the 'Spanish Prisoner' con, bilks people of millions of dollars a year – all because its victims have forgotten the warning that ***if something looks too good to be true, it probably is!***

For more information on identity theft and the latest scams making the rounds, you can go to the RCMP's website at <http://www.rcmp-grc.gc.ca/scams-fraudes/id-theft-vol-eng.htm>. And there's more info on how to spot and report these crimes, check out the Canadian Anti-Fraud Centre at <http://www.antifraudcentre-centreantifraude.ca/index-eng.htm>.

THE SPECIAL ASSISTANCE FUND

AS A CBC RETIREE, YOU HAVE ACCESS TO THIS FUND, CREATED TO SUPPLEMENT CERTAIN MEDICAL EXPENSES

The SAF can be accessed by any employee or retiree or their dependents to assist with unusual health or medical expenses that **are either not covered or not completely covered** by any other source such as provincial health care, workers' compensation, supplementary health care plans, etc.

The most common forms of assistance include hearing aids, and electric wheelchairs and scooters.

Applications for assistance must be made within fifteen months of the actual expenditure and there is a lifetime maximum for all claims of \$12,500.

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.

The continuing saga of Bill C-27

“To Protect and Preserve....”

These words are taken from the charter of the **Canadian Coalition for Retirement Security**, a group of some twenty-one public and private organizations representing millions of Canadians who are members of defined benefit pension plans. Regular readers will recall that our former national president, Howard Simpson, represents the PNA on the steering committee of this large alliance.

The coalition was formed in 2015 when the Harper Government’s plan to provide a mechanism allowing employers to “convert” existing Defined Benefit Plans to Target Benefit Plans became known. While these Target Benefit plans are sometimes referred to as “shared risk” plans, the fact is that the risks are completely borne by employees and retirees and not at all shared with the employer.

The Conservatives launched a consultation on the proposal, claiming the “New option would encourage employers to offer employees a workplace pension plan with a predictable pension in retirement.” The government had clearly not grasped the concept of ‘Truth in Advertising’ because, of course, a TB plan is not predictable at all – at least, not in the sense the government was implying. Far from being foreseeable, a TB plan’s benefits are a *target* that can vary depending on interest rates, market conditions, the way the investments are managed and so on. If those factors are negative, contributions can be increased, benefits can be reduced, or both. Not surprisingly, the government learned just how unhappy Defined Benefit plan members were with the prospect of losing their *guaranteed* benefits and, as the 2015 federal election campaign got underway, the Conservatives quietly shelved their Target Benefit push.

Also during the electoral race, Justin Trudeau stated, in writing, that retroactive reduction of earned benefits was completely inappropriate and would not be part of any Liberal government program.

But, once in power, the Liberals did an about-face and introduced Bill C-27, ‘An Act to amend the Pension Benefits Standards Act, 1985’. That’s the legislation that governs pension plans for federally regulated industries (banks, telecommunications, transport, Crown Corporations, etc.); over 1,300 pension plans covering tens of thousands of employees and retirees.

Unfortunately, the proposal was essentially the same as what the Conservatives had put on the table; namely, a mechanism that would promote the conversion of Defined Benefit pension plans into Target Benefit arrangements and that would effectively allow federally-regulated employers to pressure plan members into “surrendering” the DB pension promises made to them when they started paying into their plan!

The Bill received first reading in the House of Commons in October, 2016. Reaction was immediate – and virtually identical to what it had been to the Conservatives’ earlier proposal.

In response, the current government backed away, opting to engage in further consultations on the Bill. As many of you know, we took advantage of that offer and made a submission to the government, outlining our objections to the proposal. You can read that letter on the PNA website (www.cbcpensioners.ca) by following the link in the homepage article about Bill C-27.

Since making that submission, we have heard nothing. In earlier correspondence, the Finance Minister's office had assured us the government would not move forward with the legislation until what it referred to as an 'engagement process' was over. Inasmuch as we've had no further response and there's no sign of C-27 in the House, we can only conclude the consultations are ongoing – or that the government has given it up as a bad idea, which it most decidedly is.

The trouble is, we don't know which of these possibilities applies – so we remain on the alert. The PNA has been a member of the Coalition for Retirement Security since its inception. The coalition was founded and continues to be funded in large part by the National Association of Federal Retirees (NAFR) and its approximately 120,000 members. The coalition steering committee has continued to meet, roughly every six weeks while Parliament is or was sitting. The NAFR and most of the steering committee members are based in Ottawa and are, therefore, in position to keep tabs on the government.

So, despite the distraction of the conflict-of-interest clouds currently hovering over the Minister of Finance, that's what we will continue to do. And we'll keep you posted.

IN THE MEANTIME.....

Unless and until we hear otherwise, we have to consider Bill C-27 to be a live issue – like a ticking bomb. So it isn't too late to take a bit of political action and write to your federal Member of Parliament explaining your opposition to the proposed pension law changes. Just go to the PNA website (www.cbcpensioners.ca) where you'll find a homepage article explaining our stand, along with links to both a 'template' letter and instructions on how to get in touch with your MP.

Here are a few other things to note:

- First, letters have more impact if you personalize them, even a bit.
- Second, if you choose to mail a letter to your MP, it's postage free.
- You don't have to be a PNA member to access the above info on the website.



CHANGE OF ADDRESS

Please make sure that you advise us of any change of address, telephone or email as soon as possible. This will avoid delays in receiving newsletters or communiqués, mailed or emailed to you by the Association, as well as helping us keep our database updated.



You can advise us either by e-mail at: cbcpensioners@on.aibn.com or by telephone 1-877-361-9242 extension 23 or via our website: www.cbcpensioners.ca

If you married after you retired, your spouse is not entitled to a survivor pension!

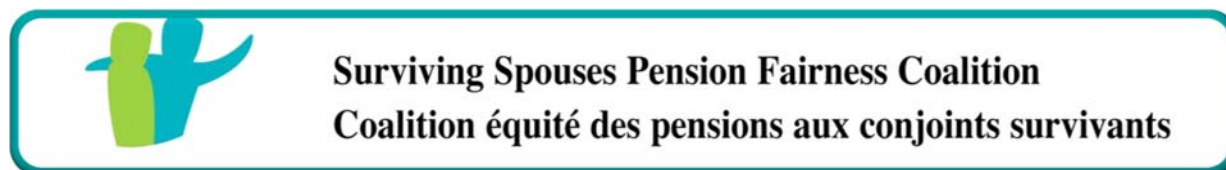
Yes, you read that correctly. If you either married or remarried after you retired, your spouse cannot receive a survivor pension from the CBC Pension Plan. To be clear, this is not a CBC rule. It's dictated by unfair legislation that governs our plan and other federally regulated pension plans – legislation that has its roots in 19th century rules designed to discourage 'May-December' unions between retiring US Civil War veterans and younger women – so-called 'gold diggers' – who were more interested in the veterans' pensions than their affections.

That principle spread from the United States to Britain and elsewhere – including Canada, where it's enshrined in the Pension Benefits Standards Act and other laws. When the CBC Pensioners National Association became aware of this extraordinarily unfair legislation, we advised our membership who, at our last national convention, directed us to act. And we did.

We conducted a national poll of our membership to assess the size of the problem inside our pension plan, and we helped form a coalition of organizations representing more than 5 million Canadians. It is **The Surviving Spouses Pension Fairness Coalition**.

Our effort has been led by Rick Inglis and Maurice Gill, who co-chair the Coalition. As you'll see from their report, they've been working hard to get the long-outdated legislation abolished.

Now the coalition needs help from people who will be, or have already been, affected by the unfair legislation. Here's the report:



The time has come for Members of Parliament in all parties to hear from their affected constituents. More on that later, but first some background.

Our coalition began its major thrust during the election campaign in 2015. During the campaign we received a letter from Liberal Leader Justin Trudeau, which gave us hope. That hope was reinforced when the Liberals formed government and we corresponded and met with various senior ministerial representatives.

Unfortunately, the Liberals have not made the speedy progress we hoped for. For example, early in 2016 the Prime Minister directed the Minister of Veterans Affairs to fix this issue in the military plan. We felt this would be an important first step in fixing all the plans but, after nearly two years, nothing has changed.

Again we wrote to Prime Minister Trudeau and we stressed: "...there is a matter of urgency. As time passes with this issue unresolved, even more seniors will be driven into poverty when their pensioned spouses die". We outlined a plan that would also provide pensions for those who have already been denied a pension. However, the PMO referred our letter to various Ministers.

The response from the Honourable Scott Brison, President of the Treasury Board, indicates this government may think the status quo is fine. Although Minister Brison said he will consider our suggestions as part of the ongoing modernization of federal public sector pension plans, he included troubling assertions:

- The Minister said that depriving after-retirement surviving spouses of pensions is “the standard in private and public sector pension plans”. That is not true and we wrote to Minister Brison to show him where he is wrong.
- Minister Brison also said that some government plans “...offer an optional form of survivor benefit coverage that is not available in most pension plans...”

That statement ignores the fact that this “option” is not affordable by most pensioners because it requires a permanent 30 to 50 percent reduction in a retiree’s pension. Funding through a draconian pension cut is not an option.

The Coalition needs your help

We will continue to pressure the Government, but **there is a powerful force that only you can exert**, and that is the impact of your words. Members of Parliament in all parties need to hear from people who will be affected, or have already been affected. MPs must get personally written letters, and we need you to write and send them by mail. It may help if both you and your spouse sign.

When MPs get exactly the same words from many constituents in a form letter, it has little or no value. However, when an MP gets personal letters, the words are more meaningful and they significantly increase the chances of getting action. That is why we are not providing a form letter.

However, we realize that some folks are not used to writing letters, so we are offering guidance in the preparation of the personal letters. You can learn more about that, and connect with us, through the “Contact” page on our website. This service is offered to all CBC Pensioners, whether or not they are members of the PNA.

Our website is: <http://www.pensionfairness-sspfc.ca>

Please do not think: “I won’t bother. Others will write.” With that approach, the campaign cannot succeed. Remember, your spouse’s future lies in the balance.

We look forward to hearing from you.

Important Note: This mailing only goes to people receiving a CBC pension, which means surviving spouses who have already been denied a pension will not get a copy.

We are seeking additional legislation to provide pensions for those folks, but their MPs won’t understand why if their stories aren’t heard. If you know someone who has been denied a pension, please share this newsletter with them and direct them to our website.

Rick Inglis
Co-Chair

Maurice Gill
Co-Chair

THE CBC HEALTH CARE PLAN CHANGES

Since the CBC announced changes to the Supplementary Health Care Plan (SHCP) in early November, the PNA's national office has received questions from subscribers. We would like to clarify some of the key issues.

First a little background. The Supplementary Health Care Plan is offered to retirees by the CBC. Participation is voluntary. Enrolment in the plan is not automatic (except in Quebec if you're under 65). While the CBC pays for the plan's administration and communications, it does not subsidize the plan's other operating costs or subscribers' premiums. Therefore, the plan must sustain itself, charging premiums that fully cover the plan's claims and other operating costs.

Over the last few years benefit costs have risen far faster than the normal rate of inflation. The plan in its current state was not sustainable. A review was undertaken, and the Pensioners National Association was invited to take part. The PNA is the organized voice of people who have retired from the CBC and are receiving a CBC pension. As most will know, the Association represents pensioners on the Consultative Committee on Staff Benefits (CCSB), the national board of the Employee Assistance Program (EAP) and on the Board of Trustees of the CBC Pension Plan. We are, in other words, a reliable contact point between the Corporation and its retiree community.

The principle criteria of the review were to design a plan that would meet the coverage needs of the greatest number of pensioners; that would be widely affordable, now and in the longer term; that would offer the same benefits to CBC retirees everywhere in Canada (there are three with different benefit plans); and that would be self-sustaining.

Over the last several years, it had become apparent that the Plan had become a matter of concern for both its existing and prospective subscribers. Unlike most retiree health plans, the CBC plan had very high annual coverage limits. That fact, together with the pressures exerted by an aging population and relentlessly increasing drug and paramedical costs, meant the plan's premiums were on a continuing upward curve (an overall rate increase of 25% over the past three years). On the evidence, the plan was not sustainable in its current form.

In April 2016, we formed a committee with CBC and PNA representatives that met regularly with the benefits consultants to review the plan's past and anticipated usage, service costs and premium projections. We also looked at a range of options that might be pursued to meet the review's objectives.

To be clear, the PNA did not "negotiate" changes to the plan. We participated in a consultative role only and while we made various proposals, including raising the cap on paramedical services, we had to agree that change was required and that the changes proposed met the goals established for the review. But it was also noted that, because plan performance is not something that can be predicted with 100% accuracy over several years, it should be reviewed periodically to assure its provisions meet the evolving needs of subscribers and that it continues to be affordable and sustainable.

The PNA recognizes the changes will cause hardship to some subscribers. Inevitably, these changes may be difficult for some and may not fully meet the needs of everyone. However, the reality is that significant changes had to be made to ensure that the plan remains affordable and still offers comprehensive medical coverage for most retirees.

The redesigned Health Care Plan responds to the parameters that were set for it – it's a coast-to-coast plan, it's more affordable for more people and, while it now contains claim limits that didn't exist before, it's still more generous than most retiree plans and does not impose the increasingly-standard lifetime limit on claims. Perhaps more to the point, its claim limits have been set at a level that's higher than the actual usage the vast majority of its subscribers have needed in the past.

A few more points....

Please bear in mind that Health Care Plans are very sensitive to such things as age group needs, the cost of prescription drugs and professional services and, of course, to a very wide range of provincial health regulations – so premiums will still vary from group to group and province to province.

In Atlantic Canada, premiums will increase in January. That's because the new national plan offers a range of coverages that weren't offered by the Atlantic and Moncton plans. Elsewhere, the majority of subscribers will experience a reduction in their premiums in January.

The only exception is in Ontario, where the 65+ group experienced a plan deficit for the 2017 year (cost of claims was higher than the total amount paid in premiums), so an increase in the 2018 premiums was needed to correct this shortfall.

If you have questions about claims and coverage contact Great-West Life at 1-877-340-9082 or visit GroupNet™ for Plan Members. The plan booklet you received from the CBC contains instructions on how to access GroupNet and deal online with the insurer.

If you want to join the plan or make changes to an existing registration, you do so through the CBC/ Radio-Canada Pension Administration Centre (PAC). They can be reached at 888-604-9258 from anywhere in Canada. The web address is <https://www.pensionadmin-cbc-src.ca>.

Finally, if you have comments or suggestions about the plan, you can write or email the CBCPNA. Our contact info is cbcpensioners@on.aibn.com. We have advised the CBC that we will pass along anything we receive.

A NOTICE TO OUR READERS....

This issue of *Contact* is being sent out to *all* CBC pensioners, not solely to Association members. This is an annual distribution allowed by the PNA's Memorandum of Understanding the Association with the 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 the CBC/Radio-Canada's own printing and mailing facilities. The CBC/Radio-Canada did not approve the content of this communication. The CBCPNA is solely responsible for its contents.

The Life Membership Award

A call for nominations

With the Triennial National Convention scheduled for May, 2018, it's time to seek candidates for our Association's highest award – the Life Membership.

Life Membership in the CBC Pensioners National Association is granted to individuals who have made "a significant and lasting contribution to the national objectives of the Association and the well-being of its members in all the regions of Canada, typically over a span of years."

Life members retain all rights and privileges of regular members, but are exempt from paying dues.

Nominations for Life Membership may be made by any member or group of members of the Association and granting of the award is subject to approval by a majority vote of the Board of Directors.

If you know of a fellow PNA member you think is deserving of a Life Membership award, please consider nominating him or her. It's simple to do. Just get in touch with a member of your regional or chapter executive and make a pitch for your chosen nominee. They'll provide any necessary advice before a formal nomination goes to the national board.

The deadline for Life Membership Award nominations is Wednesday, February 28, 2018.

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(Office hours: Tuesday to Thursday inclusive, from 10am to 4pm)