



National Association of Federal Retirees / Association nationale des retraités fédéraux

EASTERN MANITOBA

## Spring Newsletter 2020

### PRESIDENT'S MESSAGE

**Chuck Vandergraaf**

**NOTE:** As of March 16, we still plan to go ahead with our Branch Annual Meeting on Apr.2.. In coming days, we may decide to postpone the meeting. Check our website, [www.federalretirees.ca/easternmanitoba](http://www.federalretirees.ca/easternmanitoba) for the latest update.

#### INTRODUCTION

It is early February as I write this. After a welcome, but dreary, second half of January, the sun is now shining brightly, the days are getting longer, and we can all look forward to the days when we can retire the snow shovel and the snowblower until later this year. It has been a rather quiet few months, and the brevity of my message reflects this.

#### BRANCH ANNUAL MEETING (BAM)

Our Branch Annual Meeting has been scheduled for Thursday, April 2, 2020, again at the Pinawa Alliance Church. We are required to have our BAM before April 15 and we schedule it as late as possible to catch as many returning snowbirds as we can and to give our treasurer as much time as possible to prepare the financial reports. Normally we would have scheduled the BAM for the 9th but, with Good Friday falling on the following day, have decided to hold the BAM a week earlier, April 2<sup>nd</sup>. The format will be the same: buffet (soup, sandwiches, coffee and dessert) served at 12:00 Noon, followed by a presentation from a Collette Travel representative. Our

business meeting will follow the Collette presentation.

Attendance at our BAM and at our Fall General Meeting (FGM) has dropped off considerably over the last number of years. I recall that, years ago, fitting 100+ attendees in the Alliance Church was a challenge. The turnout at the 2019 BAM was 77 members and only 55 members attended the 2019 FGM in October. The Alliance congregation does not charge us per attendee, but we give them a donation to cover the use of their building, audio system, and lunch. With a decrease in attendance of close to 50% over the last few years, the cost per attendee keeps increasing. One option would be to reduce our donation but there will come a point where the excellent work by the volunteers from the Alliance Church won't be worth their while. Another option is to forego the buffet lunch and simply rent the facilities at the Alliance Church and have coffee and cookies. Your input in any decision is very welcome. You know how to reach me or any of the board members.

#### BRANCH GOVERNANCE

The by-law changes that were approved at our Fall General Meeting in October have now been accepted by the National Board of Directors in Ottawa. The new board structure now consists of a six-member Executive, to be elected at the Branch Annual Meeting (BAM), and up to six members-at-large, appointed by the

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Executive. This six-member Executive will then elect, among themselves four officers who will fill the positions of President, Vice-President, Secretary, and Treasurer and will then also appoint the members-at-large.

### **BRANCH BOARD**

We have lost two board members since the 2019 November Newsletter was published. The Board has accepted the resignation of Frances Pulscher, who had served as a member-at-large. We have also lost Elmer Voelpel as member-at-large. We thank them for their service to the branch. This leaves us with eight board members. Our current board consists of the following:

President	Chuck Vandergraaf
Vice-President	Don Daymond
Secretary	Vacant
Treasurer	Wendy Berry
Membership	Maureen Macdonald
Health Benefits	Donna Wuschke
Newsletter and Communications	George Montgomery
Members-at-large	Mike Berry Alf Wikjord

Wendy Berry, Maureen Macdonald, George Montgomery, and Donna Wuschke will have completed their two-year term at the upcoming BAM on April 02 and are willing to let their name stand to serve another two-year term. Don Daymond and Mike Berry were elected and appointed, respectively, in 2019 and will stay on the board for another year to complete their two-year term. I had agreed to stay on as President for a one-year term and that term ends at the 2020 BAM. Thus, except for the two incumbents, Don Daymond and

Mike Berry, the membership will be asked to elect, or re-elect five members who will then, with Don, form the Executive.

### **SATELLITE MEETINGS**

The first satellite meeting of our branch, to my knowledge, was held in the Canadian Legion Hall in Lac du Bonnet on September 19, 2019. Thanks to Karen Arsenault and Agnes Fiebelborn for calling our members with a R0E 1A0 (Lac du Bonnet) postal code. A total of 23 members, including five members from Pinawa, enjoyed a buffet lunch (soup, sandwiches, dessert and coffee). After a brief presentation by me, we had a very informative presentation by Bianca Pingelli, Canada Liver Foundation, on liver diseases. Bianca allowed me to keep a copy of her PowerPoint presentation that I have since converted to a PDF to be posted on our branch website.

There was a general agreement at the Lac du Bonnet meeting that we should repeat this event, perhaps in 2020. A similar satellite meeting could be held in the Beausejour area. Our membership in the Beausejour area is a bit smaller than that in the Lac du Bonnet area but Beausejour is about twice as far from Pinawa as Lac du Bonnet. That way, we may reach members who are unable to travel to Pinawa for our branch meetings.

### **2019 FALL GENERAL MEETING**

As I mentioned above, our Fall General Meeting was not very well attended. A variety of reasons was given: A bus trip to Winnipeg that had to be cancelled the week before because of the unseasonably early snowstorm in Winnipeg took place the day of our meeting. Also, the weather was very nice, and my guess is that many members took the opportunity to get some gardening done. The members that attended heard a very interesting and informative presentation by Angie Arshad, The Alzheimer's Society of Manitoba, on

Understanding Dementia and Brain Health. As was the case in Lac du Bonnet, I was able to keep a copy of Angie's PowerPoint presentation that I have also converted to a PDF to be posted on our branch website.

## **ADVOCACY**

Interaction with elected officials on behalf of our organization is important. Staff at our National Office has prepared documentation that can be used by our members. As a reminder, our four priorities for remain the same as on 2019 and are the following:

- retirement security
- a national seniors' strategy,
- support for veterans and their families, and
- Pharmacare.

Most of the four priorities fall within the domains of both the federal and provincial jurisdictions and require cooperation by both levels of government. One prime example is Pharmacare. On behalf of our branch, I have sent congratulatory letters to our two re-elected representatives, James Bezan, MP for the Selkirk-Interlake-Eastman riding, and Wayne Ewasko, MLA for the Lac du Bonnet constituency and volunteering to serve as a resource for them.

After a stint as APO (Advocacy Program Officer) for Manitoba, Gerry Jennings resigned a few weeks after the 2019 federal election. He had been very active as APO, contacting a number of elected officials at the various governmental levels. -I have just been informed that Ron Berscheid has accepted the APO position for Manitoba for a one-year period.

## **SHORT-TERM VOLUNTEERS**

If you think you have seen this before, you are correct. My previous call for volunteers

did not produce any results and, therefore, I am repeating the plea for short-term volunteers. If you have an interest in serving for a short term, please consider one of the following:

- **Webmaster** to manage the branch website
- **Communications Director** to ensure that our message gets out to local and area media
- **Event Organizer** to organize the branch meetings (and hopefully the regional branch meetings)
- **Advocacy Volunteers** to contact elected officials and advocate on behalf of our members

Please contact a member of the board if you are interested.

I do hope that, by the time this newsletter reaches you, you will have weathered the winter and are anticipating a pleasant spring and summer. By the time the 2020 BAM rolls around, our snowbirds will have returned, and we look forward to seeing many of them and many of those who stayed here during the winter at our upcoming meeting.

## **"You and Your Survivors Workbook"**

I have just learned that the "You and Your Survivors" guide is available again at the NAFR website. The good news—you can download it as a PDF; the bad news—it is the 2013 edition and is a 107 page download. On the other hand, there are only a relatively small number of forms to be completed. After signing on to the NAFR website, follow the following steps:

- click on "My Documents"
- select "Member Documents"
- select and click on "You and Your Survivors Workbook 2013"
- download the document and save it on your computer

## BENEFITS CORNER

### Donna Wuschke -Benefits Officer

#### **Benefits and Changes in Pension Income for a Surviving Spouse upon Death of a Canadian Public Service Pensioner**

There are three sources of these benefits:

- Benefits under the Public Service Pension Plan
- Universal benefits under the Canadian Pension Plan (CPP), and
- Universal benefits under the Old Age Security Pension (OAS)

#### **Benefits under the Public Service Pension Plan (PSPP)**

##### **Pension Benefit**

In the event of your death, your eligible survivor will be entitled to a monthly allowance equal to half of the pension benefit you would have received before age 65 (calculated before any applicable reduction).

The survivor benefit is payable immediately, regardless of whether you die during employment or retirement. It is fully indexed on an annual basis for the rest of your survivor's life. Your survivor can receive benefits under the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and also receive a full survivor benefit under the PSPP.

##### **Supplementary Death Benefit**

The Supplementary Death Benefit is a form of decreasing term life insurance benefit designed to cover you and your beneficiary during the years you are building up your pension. This plan applies

to almost all public service employees who contribute to the public service pension plan.

The Supplementary Death Benefit is a lump-sum benefit equal to twice your annual salary, payable to your designated beneficiary or to your estate. If that amount is not a multiple of \$1,000, your benefit coverage is adjusted to the next highest multiple of \$1,000. The benefit amount automatically increases as your salary increases.

Starting at age 66, the coverage decreases by 10 percent each year to a minimum of \$10,000 by age 75. For example, if you are covered for \$60,000 at age 65 and your salary does not change, your coverage declines to \$54,000 at age 66, \$48,000 at age 67, and so on until it reaches \$10,000.

Beginning at age 65, whether you are retired or employed, you will no longer be required to pay contributions for \$10,000 of your coverage. This portion of your coverage is known as the paid-up benefit and will be provided to you for life at no additional cost.

#### **Public Services Health Care Plan, Pensioners' Dental Services Plan and MEDOC Travel Insurance**

These three insurance benefits are available to a public services pensioner and a surviving spouse

An application to retain (or obtain) coverage under each of these insurance plans must be made by the pensioner's survivors, if they wish to remain insured. To retain benefits this should be done

within 60 days of the pensioner's date of death. In most cases, your premium will be reduced because you will be changing from a Family Plan to an Individual Plan.

### Contact Information for PSSP Benefits

Before contacting any of these numbers, make sure that you have the Social Insurance numbers of both the deceased and the surviving spouse available, and the member number for the relevant benefit

For information about **PSSP benefits** or to make an application for a spousal benefit, contact the Government of Canada Pension Office at 1-800-561-7930

Outside Canada and the United States:  
506-533-5800 (collect calls accepted)-

For specific information about each of these insurance plans, you may also contact:

- **Public Service Health Care Plan-Sun Life Assurance:** 1-888-757-7427
- **Pensioners Dental Services Plan- Sun Life Assurance** 1-888-757-7427
- **MEDOC Travel Insurance-Johnson Insurance** 1-866-606-3362

### Survivor's Benefits under the Canada Pension Plan

There are three types of CPP Survivor Benefits:

- The Death Benefit is a one-time payment to the estate of the deceased CPP contributor.
- The Survivor's Pension is a monthly benefit paid to the contributor's surviving spouse.
- The Children's Benefit is a monthly payment for dependent children of the deceased contributor.

### CPP Death Benefit

The CPP Death Benefit is a one-time, lump-sum payment to the estate on behalf of a deceased CPP contributor. As of January 1 2019, the amount of the death benefit is a flat rate of \$2500

The executor of the estate should apply for the benefit within 60 days of death.

### CPP Survivor's Pension

The amount you receive as a surviving spouse will depend on:

- how much and how long the deceased contributor had paid into the CPP
- whether you are younger or older than age 65
- whether or not the surviving spouse is receiving other CPP benefits

If the survivor is **not receiving other CPP** benefits:

- if the survivor is age 65 or more, 60% of the contributor's retirement pension
- if the survivor is under age 65, 37.5 % of the contributor's retirement pension, plus a flat rate portion. The flat-rate benefit is \$193.66 for 2019.

If the survivor **is receiving** a CPP retirement pension and/or disability pension:

- the survivor's pension will be combined with them into a single monthly payment
- the total amount of the combined CPP benefits is based on the survivor's age and other benefits received, according to a complex formula
- you cannot receive a full survivor's pension while also receiving a full retirement or disability pension. The combined benefit is likely to be less than the sum of the two separate

benefits prior to the death of the spouse.

- for the combined amount that applies to your particular situation, contact Service Canada (see below)

## **Survivor's Benefits under the Old Age Security Pension (OAS)**

### **OAS Allowance for the Survivor**

The OAS payment for the deceased will be terminated. However, the Allowance for the Survivor is a benefit available to surviving spouses or common-law partners who are aged between 60-64 years and have a low income.

To qualify for this benefit, you must earn \$24,552 or less. The maximum monthly payment for the allowance for the survivor benefit is \$1,361.56 for the April to June 2019 quarter.

Unlike CPP benefit payments, allowance for the survivor benefit is non-taxable.

### **OAS Guaranteed Income Supplement and Clawback of OAS Benefits**

Since the amount of both of these depends on the surviving spouse's income, there may be some adjustments resulting from the death of a spouse.

## **Contact Information for OAS and CPP Benefits**

For further information about your survivor benefits under CPP and OAS, or to make an application for spousal benefits, contact Service Canada toll free at 1-800-277-9914 in English or 1-800-277-9915 in French

## **Enhancements of MEDOC**

Late in 2019 there were significant enhancements to MEDOC travel insurance with no increase in rates:

- Up to \$15,000 per insured in-province Trip Cancellation, Interruption & Delay Insurance benefit
- Up to \$10 million in emergency medical coverage
- Direct billing for eligible emergency medical care available
- Up to \$1500 (\$3000 for family) for lost, stolen, or damaged luggage
- An additional 5% savings on home insurance through Johnson Insurance

The following table for the Public Services Health Care Plan shows the eligible expenses, and the percentage of these expenses covered by the plan.

## Public Services Health Care Plan: Maximum Eligible Expenses

### Extended Health Provision

Benefit item	Maximum Eligible Expense	PSHCP pays
<b>Drug Benefit</b>		
<b>Eligible drugs</b>	Reasonable and customary charges	80%
<b>Erectile dysfunction drugs</b>	\$500 every calendar year on a combined basis	80%
<b>Smoking cessation aids</b>	\$1,000 in a lifetime	80%
<b>Catastrophic drug coverage</b>	Eligible drug expenses in excess of \$3,000 out-of-pocket drug expense incurred in a given calendar year payable at 100%	100%

### Vision Care Benefit

<b>Eyeglasses/contact lenses (purchase and repairs)</b>	\$275 every two calendar years commencing every odd year. No limit if required as a result of surgery or accident and purchased within 6 months of the event	80%
<b>Eye examinations</b>	One examination every two calendar years commencing every odd year	80%
<b>Laser eye surgery</b>	\$1,000 per lifetime	80%

### Medical Practitioners Benefit

<b>Physiotherapist</b>	Up to \$500 and over \$1,000 in a calendar year	80%
<b>Psychologist, or social worker</b> (when no psychologist practices in that isolated post)	\$2,000 in a calendar year	80%
<b>Massage Therapist</b>	\$300 in a calendar year	80%
<b>Osteopath</b>	\$300 in a calendar year	80%
<b>Naturopath</b>	\$300 in a calendar year	80%
<b>Podiatrist or chiropodist</b>	\$300 in a calendar year	80%
<b>Chiropractor</b>	\$500 in a calendar year	80%
<b>Speech language pathologist</b>	\$500 in a calendar year	80%
<b>Electrologist</b> (or electrology treatment performed by a physician)	\$20 per visit	80%

<b>Nurse</b> (nursing services)	\$15,000 in a calendar year	80%
<b>Miscellaneous Expense Benefit</b>		
<b>Orthopaedic shoes</b>	\$150 in a calendar year	80%
<b>Servicing fees, repairs and replacement parts for CPAP and BiPAP machines</b>	\$300 per calendar year Does not include expenses for cleaning supplies or warranties	80%
<b>Hearing aids</b> (purchase/repairs)	\$1,000 less any eligible hearing aid expenses claimed during the previous 60 months. No limit if required as a result of surgery or accident and purchased within 6 months of the event.	
<b>Orthopaedic brassieres</b>	\$200 in a calendar year	80%
<b>Wigs</b>	\$1,000 in a 60-month period	80%
<b>Insulin jet injector device</b>	\$760 during a 36-month period	80%
<b>Out-of-Province Benefit</b>		
<b>Emergency benefit while travelling / Emergency travel assistance services</b>	\$500,000 per period of travel (not exceeding 40 consecutive days)	100%
<b>Referral benefit</b>	\$25,000 per illness or injury	80%
<b>Hospital Provision:</b>		
<b>Level I</b>	\$60 per day	100%
<b>Level II</b>	\$140 per day	100%
<b>Level III</b>	\$220 per day	100%

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## MEMBERSHIP NEWS

### Deceased Members or Spouses:

William Ayres	Roy Barnsdale
Evelina Baumgartner	Marc Bruneau
Sandy McDowall	Frank Oravec
Bruce Pihulak	Fay Sochaski
Pat Williamson	