

Station Break / Pause-indicatif

CBC Pensioners Association
Maritime Region Newsletter

Association des retraité(e)s de la SRC
Bulletin régional des Maritimes

Spring / printemps 2013

PRESIDENT'S BULLETIN



John McKay

The National Board will hold its spring meeting in Moncton this May. We hope that we will see some interest, not only from the Moncton area but also from PEI, Nova Scotia as well as greater New Brunswick. Maurice Olsen and his team are organizing the venues and are looking forward to welcoming all members.

The **National** Annual General Meeting will be on **May 28, 2013 at 3:00 PM** at the Crowne Plaza Hotel, 1005 Main Street, Moncton. Apart from the Annual General Meeting, there will be a presentation by Debra Alves, Managing Director/CEO of our pension plan, followed by a short question and answer session.

A "meet and greet" reception follows (all spouses welcome), with hors d'oeuvres, and wine and beer. This reception usually starts around 4:30 and would finish around 6:30. Parking charges will be paid for by the Association for those in attendance.

Last year saw a very busy year. As you probably know there was a spring lobster supper organized by both Moncton and Halifax. Both events were very well attended. In December, Christmas dinners were organized in Moncton, Halifax and Cape Breton, with great turnouts.

One of the major changes that took place this past year is the Pension Administration switchover from Mercers to Morneau Shepell. It would seem that the change went reasonably well, but there are still a number of lingering issues.

Moncton in particular had a number of people whose coverage was switched back to the old supplementary health plan. These issues are being addressed. If you have or find any problems, please call our National Office 1-877-361-9242 or send a letter to P.O. Box 8570, Ottawa, ON K1G 3H9

The contacts are Dianne St. Germain or Marcelle Miller. They can also be reached by e-mail:

Dianne at dst.germain@on.aibn.com and
Marcell at cbcpensioners@on.aibn.com

We hope you're able to join us either at the National AGM in Moncton or the Regional AGM on May 1st in Halifax.

RAPPORT DU PRÉSIDENT RÉGIONAL

Je suis heureux d'avoir persuadé le Bureau national de se réunir fin mai à Moncton pour ses rencontres du printemps. Nous espérons y accueillir de nombreux membres, non seulement de Moncton mais bien sûr, de l'Î-P-É, de la Nouvelle Écosse, en plus du Nouveau Brunswick. Maurice Olsen et son équipe sont en train de repérer les lieux de rencontre et ils comptent recevoir à bras ouverts tous les membres.

L'assemblée générale annuelle **nationale** est prévue pour le **28 mai 2013 à 15h00** à l'hôtel Crowne Plaza, 1005 rue Main, Moncton. Il y aura une présentation par la directrice et gestionnaire en chef de notre fonds de retraite, Debra Alves, laquelle sera suivie d'une courte période de questions et commentaires.

Ensuite une réception de l'amitié (les conjoint-e-s sont les bienvenu-e-s), avec hors-d'œuvre, vins et bières. La réception débute vers 16h30 pour se terminer vers 18h30. L'Association se chargera des frais de stationnement des membres.

L'an passé a été fort occupé. Vous savez sans doute qu'il y a eu des partys de homard organisés à Moncton et à Halifax, accueillant de grands nombres de convives. Des repas de Noël également à Halifax, Moncton et au Cap Breton : ces trois fêtes ont attiré des joyeux fêteur-e-s en force.

Un des changements marquants de l'année, touchant l'administration du fonds de retraite, a été le passage de Mercers à la firme Morneau Shepell. Il semble que la transition se soit bien passée, mais non sans quelques ratés qui se sont répétés. C'est à Moncton surtout que nombre de membres ont été inscrits à tort dans un plan d'assurance santé GWL désaffecté. Ces bavures sont en voie de redressement. Si vous avez des problèmes ou des ennuis, s.v.p téléphoner à notre bureau national, 1-877-361 9242. Ou bien envoyer une lettre au C P. 8570, Ottawa, ON K1G 3H9. Les personnes ressources sont Dianne St. Germain ou Marcelle Miller. On les rejoint aussi par courriel :

Dianne à dst.germain@on.aibn.com
Marcelle à cbcpensioners@on.aibn.com

Nous espérons donc que vous pourrez nous rejoindre, soit pour l'AGA nationale à Moncton, soit pour AGA régionale à Halifax le 1^{er} mai prochain.

Les activités à Moncton ont été nombreuses, et ça ne déroutait pas! En décembre, le souper de Noël conviait plus de 60 convives pour une soirée fort chaleureuse. En février, lunch au restaurant McGinnis Landing. Plus de 20 membres ont accueilli le directeur de Radio-Canada Acadie, Richard Simoens, qui a esquissé un bilan optimiste de sa première année en fonction, tenant compte les nouvelles coupes du financement. En mars, retour au McGinnis, Cette fois, 23 membres pour le lunch ont accueilli Marie-Linda Lord, présidente de TV5 et directrice du projet de la nouvelle chaîne tv, UNIS, qui desservirait les francophones hors-Québec. Elle a profilé ce projet et répondu aux questions de la salle. Soit dit, le CRTC a été saisi d'un projet concurrent, ACCENTS, (Louis Imbeault au comité directeur) visant à créer une chaîne tv semblable, mais offrant un bulletin d'informations en plus. À suivre en avril-mai au CRTC! Qui va l'emporter?

PROCHAINES ACTIVITÉS À MONCTON

Sortez vos plumes et vos agendas :

Lundi 6 mai prochain à midi. au Club de curling Beauséjour : **lunch suivi de l'Assemblée générale annuelle.** Le prix du repas est de 9.95 \$ plus taxes par personne. (Il y aura les élections du prochain bureau local de direction, etc.)

UN ÉVÉNEMENT EXCEPTIONNEL: MONCTON CHOISIE POUR RECEVOIR LES DIRECTEURS DE L'ASSOCIATION VENUS DE PARTOUT AU PAYS

Mardi, 28 mai, 15h00: Assemblée générale annuelle du Comité national de l'Association au Crowne Plaza coin rues Main et Highfield. Les grands dossiers qui vous touchent sont à l'ordre du jour. Vous êtes tous invités à y participer et y accueillir chaleureusement les délégués nationaux. La directrice et gestionnaire en chef de notre fonds de retraite, Debra Alves, en fera un tour d'horizon et répondra aux questions. Elle est brillante. La réunion sera suivie vers 16h30 d'u..

Jeudi, 20 juin: Notre party de homard aura lieu le au Club de curling Beauséjour, bar payant à partir de 17h00 et souper buffet à 18h30. Réserver vos places.

CAMPAGNE DE RECRUTEMENT

Merci à Yvonne Richard : elle a envoyé des lettres à 11 retraités non-membres retrouvés, pour les inciter à rejoindre l'Association. L'envoi comprenait une présentation enthousiasmante! de notre Association, un formulaire d'adhésion et une enveloppe de retour, timbrée et adressée à notre bureau national. Espérons une bonne récolte.

LA VÉRITÉ SUR L'AFFAIRE GREAT-WEST-LIFE

Début 2013, plusieurs de nos membres à Moncton ont eu des surprises désagréables de la Great West Life (GWL). Soit que les retraité-e-s récents payaient trop cher leur assurance santé complémentaire GWL; soit que la carte de remboursement direct de leur conjoint-e avait été désactivée par erreur. Voici donc :

L'affaire des cartes désactivées devrait être maintenant réglée. Ou non. Un cas vient de se répéter pour la troisième fois!! Si vous avez toujours des problèmes, contactez le **Centre d'administration des pensions (CAP)** et insistez pour une solution sans délai.

Téléphoner au : 1-888-604 9258. Ayez en main votre ancien code d'employé-e, qui ressemble à ceci : ABCD2E.

Pour la suite, ça devient technique :

Notre plan régional GWL #51089 a deux niveaux. Le plus cher offre plus de protections : c'est le palier « GWL Moncton ». Les abonnés payent des mensualités de 392\$ (famille) et 174\$ (individuel). Mais ce plan est fermé aux NOUVELLES inscriptions depuis 2008. (Les abonnés actuels peuvent quitter ce plan pour passer au palier « Atlantique », moins cher). Voir ce qui suit.

En fait, les nouveaux retraité-e-s (depuis 2008) ont une SEULE option : adhérer à la GWL, palier « Atlantique », qui coûte moins cher mais qui vous protège moins. Les adhérents payent des mensualités de 329\$ pour le plan « famille » et 146\$ pour le plan « individuel ». Votre « Avis de rémunération SRC » (janvier passé) indiquera la déduction mensuelle pour votre GWL. Regardez-le. Si dans votre cas il y a eu surfacturation, téléphonez au CAP et exigez des remboursements sans délai.

1-888-604-9258

La source de ces erreurs remonte au changement de la firme qui gère nos avantages sociaux depuis le début 2013. Morneau Shepell a assumé ce contrat de gestion et elle a eu des dérapages de transition avec sa base de données. À suivre de près! Et n'oubliez pas la nouvelle politique des soins de santé du Canada: ÉVITEZ D'ÊTRE MALADES!

LES FRAIS DE PHARMACIE PEUVENT VOUS PLUMER!

GWL paye les coûts des médicaments mais pas les frais de pharmacien, qui peuvent être très élevés par prescription. Ça, ça sort de votre poche. Par exemple, à Moncton, c'est assez fantaisiste. Shopper's Drug Mart: 11\$ par item. Jean-Coutu: 10.35\$. Sobey's: 8.72\$. Superstore: 7\$. Cosco: 4.50\$. Faut-il faire un dessin?

Sachez que plus de 90% des remboursements faits par la GWL sont pour vos médicaments. Les prix en varient selon les pharmacies. Pour éviter de fortes augmentations annuelles de votre assurance GWL évitez les pharmacies les plus chers. Nous serons tous gagnants. Ciao.

Maurice Olsen, président

Moncton version anglaise

A lot going on.

Our December Christmas supper attracted over 60 of you, in fine fettle. A February lunch at McGinnis Landing, was attended by 23 pensioners. Guest CBC Acadie General Director, Richard Simoens, gave a positive overview of his first year at the helm, ever mindful of ongoing budget cuts. Same venue in March, same attendance for lunch. Marie-Linda Lord (President TV5) outlined a new francophone tv network project, UNIS, for non-Quebecers foremost, presented to the CRTC for approval, and she took queries. (Be it said that the ACCENTS project is a similar, but rival, network project that would include a syndicated news show for outside-Quebec francophones.) The CRTC should give a verdict this spring on the winning submission.

UPCOMING MONCTON EVENTS Pull out your planners and jot down the following:

Monday, May 6th, noon: Beauséjour Curling Club: Lunch at \$9.95 each + tax, followed by the Annual General Meeting. A new Board of Directors to be elected, and other business. Hope to see you all there!

Tuesday, May 28th: 3 p.m. Moncton chosen to host National Directors Meeting, from across Canada

Annual General Meeting of the Association's National Board of Directors, at the Crowne Plaza Hotel, corner of Highfield and Main St. Moncton. Matters that concern us all will be coming up. We really hope you will attend, add your 2-bits worth, and show hospitality to the delegates from across the country. Of note, the pension fund Administrator, Debra Alves, will walk us through its latest developments and take questions. She's brilliant and clear. Around 4:30 p.m. the meeting will be followed by wine, beer and finger foods. Do come.

LOBSTER, LOBSTER

Thursday, June 20th at the Beauséjour Curling Club: Our Annual Lobster Party. 5 p.m. Happy Hour, free teetotal punch, and buffet lobster supper at 6:30 p.m. Reservations expected.

NEW-MEMBERSHIP DRIVE

Thanks go to Yvonne Richard. She has mailed letters to 11 new-found pensioners, encouraging them to join our Association. The mailing included an upbeat outline of our Association's aims, a membership application, and a stamped, return-address envelope to our National Office. Let's hope for a good crop.

THE TRUTH ABOUT THE GREAT-WEST-LIFE AFFAIR

In January, some of our Moncton members were blindsided by Great West Life (GWL). A number of new pensioners discovered they were being overbilled for their Group Health Plan. Many others learned at their drugstore that their spouse's GWL direct-payment med card was simply cancelled. So what's up?

The cancelled cards have mostly been reinstated. But one pensioner has gone through this mess for the third time, just recently. If you are having problems contact the Pensioners Administration Center (PAC) and insist on an immediate remedy. **Telephone: 1 888 604 9258.** Have on hand your old Employee I.D. that looks like this: ABCD9E.

The overbilling situation is more technical:

Our GWL health plan #51089 has two levels in fact. The costlier level offers better protection and is labeled "GWL Moncton". Monthly cost is \$392 (family) and \$174 (single). N.B. This plan has been closed to new enrolments since 2008. Too costly, on average. But its present subscribers can choose to opt in to the "Atlantic" level, cheaper, and as follows: New pensioners, since 2008, have only ONE option. They can enroll with GWL "Atlantic" level, which is cheaper but gives you lower protection. But it ain't awful! Subscribers pay \$329 monthly (family) and \$146 monthly (single). Your January 2013 CBC "Notice of Income" slip shows how much you are deducted per month for secondary health. Check it out. If you discover overbilling, phone the PAC and require an immediate refund. **1-888-604-9258**

In January, the Morneau-Shepell firm took over managing pensioner benefits. They say that the data-base transition has incurred these bewildering slip-ups. To be continued.

And support Canada's new health care policy: DON'T GET SICK!

DRUGSTORE PRESCRIPTION "HANDLING" COSTS CAN SOAK YOU!

GWL covers your drug costs, but not the "handling" costs charged by your drugstore. That comes out of your own pockets. You'd be surprised at the range in Moncton. Shopper's Drug Mart: \$11 per item. Jean-Coutu: \$10.35. Sobey's: \$8.72. Superstore: \$7. Costco: \$4.50. Need we say more?

Also, be aware that over 90% of your GWL insurance costs go for prescription drugs. Prescription prices vary a lot indeed from one pharmacy group to the next (see preceding). If you want to keep your insurance premiums low, avoid pricey drugstores. We'll all stand to gain.

Cheers.

Maurice Olsen, President

Charlottetown

PEI REPORT

Ian Petrie

Like the Spring, PEI pensioners are looking forward to growth and change. There is a group in Charlottetown, most technicians, who joined the CBC in the 1970's who are now just starting to retire. Mac Pratt and Brian MacRae have recently left and joined the pensioners association. There are more that are getting close. The association here will quickly try to work these new members into executive positions.

Some have been looking for advice about how to approach retirement. It's an extraordinary change in life and lifestyle, from getting up every morning knowing exactly where you'll be going and what you'll be doing, to having much more freedom to choose how the day will play out. The EAP and the pensioners association both offer a lot of help and resources to work through these changes.

There is planning for a get together early in the summer on PEI to welcome the new members.

Sydney

CAPE BRETON REPORT

Bill Doyle

The Cape Breton chapter of the CBCPA held a hugely successful Christmas party with nearly all members and spouses attending. It even attracted a new member. The Christmas party is the chapter's only social event of the year and always draws an enthusiastic response.

The Cape Breton chapter has taken the initiative and organized an EAP information session because there hasn't been one in several years. CBC Cape Breton staff have been invited to attend. The session will take place at the Sydney Holiday Inn on the Esplanade between noon and 1 p.m. on **Thursday, May 16**. Lunch will be provided. It was hoped that the event could take place at the new CBC Cape Breton location but there is not enough room.

The Cape Breton chapter will hold its Annual General Meeting on **Thursday, May 2**, at the Westmount Legion. It will take place at 2 p.m.

The most intense interest of the Cape Breton membership continues to be the long hoped for but elusive pension surplus.

Halifax

NOVA SCOTIA REPORT

Marie Thompson

It's been a busy winter and spring for NS Mainland members. The Christmas party seems like a while ago: 150 people showed up to kick off the season back on December 5th. The food and door prizes helped get everyone into the spirit of the Season.

Monthly meetings continued throughout the winter at the Fairview Legion. Members were briefed on how to access a number of web sites: There's a new one run by the pension administration and of course there are our own with the pensioners association. (See separate article)

We've also been informed that because a number of pensioners are living past 85, they get their dues rebated. This year the figure reached \$44,000 nationally. But the Association has to somehow make that amount up or cut back on expenses. Needless to say there will be some effort to recruit new members and watch our pennies (oops: nickels and dimes!)

With that in mind, the Annual General Meeting will be held on May 1st at the Fairview Legion, 50 Hillcrest Avenue – corner of Main - in Halifax and features a free buffet lunch for all members and a guest. Please let Dave Carr know in advance if you are coming (and how many) by emailing him at davidscribe@aol.com or by calling him at 902-457-1837.

There will be elections held at the AGM. The board is looking for nominations for the positions of secretary, treasurer and one Director at Large. Bert Skinner is running the election so if anyone is interested please contact him bertskinner@live.com. Nominations have to be in by May 1st (the day of the meeting.)



A LONG WAY FROM HOME

Marie Thompson

Most people in Halifax had just finished supper on a cold March evening. When Ian Porter answered the Skype call from his flat in Phnom Penh, Cambodia, it was eleven hours ahead - 7 a.m. - in the morning. It was hot; unseen birds called raucously through his open windows. Heavy equipment roared past too, part of a construction project not far away. He says it's best to get an early start on the day because by noon it's too hot to do much of anything.

Ian Porter's been retired from CBC Halifax for almost 17 years. He left after a rich 23-year career that took him from Halifax, to Edmonton briefly, and then back to Halifax. He went from TV news to just about every position available to a producer in information radio. But his pension doesn't go far and he's been freelancing and working on international development projects ever since.

He's been to Cambodia six times since 2001. Back then he was hired to teach journalists how to cover an election. With each visit he became increasingly committed to the country and its struggles to recover from years of brutality and military government. In 2012 he accepted a two-year placement - funded by the Canadian International Development Agency - as an advisor to 150 non-government agencies working in the country. It's a diverse group of Cambodian and international organizations: some faith-based; some focused on health; all promoting the development of a civil society. That's what drew Ian to the job. Ian receives an honorarium, so he's just above volunteer status. And from his pictures on his blog, he seems to enjoy the challenges of daily life. Whether he's cycling in axle-high water on flooded streets, dodging texting drivers or finding his inner diplomat as he writes letters of advocacy to the government, it's a long way from the life of a radio producer on peninsula Halifax. Follow his blog: maplekrama.wordpress.com



Trip Traps – Episode 2

Marie Thompson

The lure of travel is one of the big motivations for retirement, especially for long distances or long periods away. Hotels can be pricey, and even if cost is no issue, restaurant meals can begin to lose their allure. Rented apartments and condos are the next best thing to being at home – with fully-equipped kitchens, security and even helpful landlords willing to suggest great spots to eat or visit.

One of the best known rental agencies is Vacation Rental By Owner. (www.vrbo.com) Another one is Holiday Lettings. (www.holidaylettings.co.uk) It specializes in British and European properties.

But there are always traps waiting to catch the unsuspecting trip planner. The one I've come up against when dealing with VRBO properties in the US has to do with surcharges and advance payments. European landlords typically want a 50% deposit but will wait until you arrive to collect the second half. VRBO landlords in the US want it all upfront – sometimes at the time of reservation, or a month prior to arrival.

Few property owners accept credit cards. If you pay using an on-line service, they often ask for 3% to cover their costs. If you write a cheque in foreign currency on a Canadian bank account be prepared to pay a \$20 service fee (at least at the Royal Bank of Canada.) In some cases involving large payments, the \$20 may actually be cheaper than 3%. So it's useful to do the math.

Another concern: With vacation rentals there are no refunds. What happens if there's an emergency? The answer: Travel Insurance. Most policies carry trip cancellation insurance. My insurer will re-imburse up to \$8000 for pre-paid expenses in the event of a death, injury or illness to a family member, a close business associate, caregiver or travel companion. That made me feel a lot better.

If anyone has any questions or suggestions for more "Trip Trap" articles, please let us know.



NEWS HI-LITES

A brief summary for people who do not get the monthly reports online – that's about half of our members. Go to a library or ask a friend to use their Internet connection to go to any websites included here.

1. Morneau-Shepell, the new company which runs our Pension Administration Centre, provides a special CBC site for us: www.pensionadmin-cbc-src.ca. There are lots of resources and information available there. Click on links to find out all about your own pension, about pension policies, and much more.
2. Our national website prepared by our staff in Ottawa: www.CBCpensioners.ca. Here we find links to other regional websites, the CBC iO site, and all manner of association information, including SAF (Special Assistance Fund) forms.
3. Don't forget Cbcpam.yolasite.com. That's our own regional site, which was started by Ivan Munn and is now cared for by our webmaster David McClafferty and by John McKay. Lots of regional information there, but the highlight is the photo gallery.
4. Many more of us are reaching and passing the 85 formula. The CBC Pensioners' National Association 85 formula means that we give you back your dues at the end of the year once you reach that magic figure. This year we wrote cheques nationally for over \$44,000.00!! That's twice as much as last year. We will have to help make up the shortfall from regional funds. It will cost us more than \$900.00 in the Maritime region this year.
5. There are some new restrictions in the Great West Life supplementary health plan, things like orthotics that are not prescribed by a doctor. You can find out more in a new pamphlet which will be available through a link on our national website and the Morneau-Shepell CBC website. See above.
6. Finally, a reminder to keep your mailing and e-mail addresses up to date. Let the national office (or us) know if you make any changes. Please make sure we have your proper address and e-mail. Call the Ottawa number directly: [1-877-361-9242](tel:1-877-361-9242). You can also go to the national home page and contact them that way.

REJOINDRE NOTRE RÉGION PAR COURRIER, COURRIEL ET INTERNET

Courrier: Assoc. Retraités SRC (Maritimes), 413 - 50 Barkton Lane, Halifax, NS B3M 4H8
Courriel: cbcpam@gmail.com
Site Internet : Maritimes: <http://www.chebucto.ns.ca/culture/cbcpensioners/>
Page internet: section Moncton : <http://cbcpamc.yolasite.com/>
Page internet: section Charlottetown: <http://cbcpacc.yolasite.com/>
Page internet: section Sydney: <http://cbcpasc.yolasite.com/>
Page internet: section Halifax : <http://cbcpam.yolasite.com/>
Lien Internet (photos) – Maritimes: lien dans <http://www.chebucto.ns.ca/culture/cbcpensioners/>
Great West Life (GWL): www.greatwestlife.com Téléphoner au: 1 877 340-9082
Centre d'administration des pensions (CAP) Téléphoner au: 1 888 604 9258

HOW TO CONNECT WITH OUR REGION BY MAIL, E-MAIL, AND INTERNET

Postal: CBC Pensioners' Assoc. (Maritimes), 413 - 50 Barkton Lane, Halifax, NS B3M 4H8
E-Mail: cbcpam@gmail.com
Internet : Maritimes: <http://www.chebucto.ns.ca/culture/cbcpensioners/>
Website: Moncton Chapter: <http://cbcpamc.yolasite.com/>
Website: Charlottetown Chapter: <http://cbcpacc.yolasite.com/>
Website: Sydney Chapter: <http://cbcpasc.yolasite.com/>
Website: Halifax Chapter: <http://cbcpam.yolasite.com/>
Internet (photos) – Maritimes: link from <http://www.chebucto.ns.ca/culture/cbcpensioners/>
Great West Life (GWL): www.greatwestlife.com Telephone: 1 877 340-9082
Pensioners Administration Center (PAC). Telephone: 1 888 604 9258

Your CBCPAM Newsletter crew / Votre équipe de rédaction

Claire Brownell	Jackie Fitzmorris	David Carr	Bill Doyle	David McClafferty	
John McKay	Maurice Olsen	Ian Petrie	Marie Thompson	Geoff Turnbull	Mary Wilcox

This is the third issue of the new CBCPAM regional newsletter. We welcome comments, suggestions for future items, and contributions.

Marie Thompson m.thompson@ns.sympatico.ca

Mary Wilcox mary.wilcox@ns.sympatico.ca

Postal: CBC Pensioners' Assoc. (Maritimes),
413-50 Barkton Lane, Halifax, NS B3M 4H8

Voici le troisième numéro du bulletin régional des Maritimes. Nous aimerions lire vos commentaires, vos suggestions d'articles futurs et vos contributions.

Marie Thompson m.thompson@ns.sympatico.ca

Mary Wilcox mary.wilcox@ns.sympatico.ca

adresse postale: Assoc. des retraités SRC
(Maritimes) 413-50 Barkton Lane, Halifax, B3M 4H8