

# NATIONAL ASSOCIATION OF FEDERAL RETIREES (FSNA)

## Vancouver Island North Branch

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NATIONAL ASSOCIATION OF FEDERAL RETIREES | ASSOCIATION NATIONALE DES RETRAITÉS FÉDÉRAUX



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Representing retired employees and spouses from the Public Service of Canada, the Canadian Forces and the Royal Canadian Mounted Police

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## PRESIDENT'S MESSAGE

The year is fast drawing to a close and what a year it has been, how fortunate we are to be living in a country where some common sense still prevails, especially in our banking system. We, as federal retirees, are indeed fortunate in that we are not faced with the fear of seeing our pensions cut, reduced or lost as many in the private sector are facing and for that we should be grateful and extend the hand of fellowship to those less fortunate, especially at this time of the year as Christmas draws near.



### CONTENTS

President's Message.....	1
Missing meeting reminder....	1
From the Editors Desk.....	2
Executive members.....	2
Treasurer's note .....	2
Membership Update Form.....	3
Luncheon News.....	3
Branch donation history .....	4
Note to phoners.....	4
HB Officer's notes .....	5-8

The election of officers will be taking place at our next general meeting in December and it is time for members to step up to the plate and if asked be prepared to run for office if nominated. This will be my "swan song" and I will be stepping down as your President. I have had a great term in office and have worked with a dedicated executive who have always had the best interests of our Association in mind at all times, the term of office for some of them will have run out and hopefully many of them will allow their names to be placed on the ballot for another term. I would especially like to thank my Vice President for her stalwart support in stepping in for me when I have been unable to attend some meetings, hopefully she will be nominated for the office of President, she has demonstrated her ability to take on that role and perform the duties in a manner that will bring credit to our Branch. The telephone committee has served this Branch extremely well and ensured that we lead the Island Branches in attendance at our general meetings, they and all the executive, are a great group and deserve everyone's thanks for their efforts.

## MEETING DATES

December 09, 2009  
March 10, 2010  
June 09, 2010  
September 15, 2010  
December 08, 2010

I would like to extend my best wishes to everyone for a joyous and merry Christmas and a Happy new year. See you all at our December meeting and thank you for allowing me to serve you during my term of office.

Bill McSeveney—President

### A Reminder.

If you agree to attend a General Meeting Luncheon and subsequently change your mind, you must inform Barbara Schneider at (250) 703-2504.

If you don't .....**you will be billed for the cost of the meal !!!**



## From the Editor's Desk

This last edition for 2009 is being published a bit earlier than normal to ensure that you have it in time to review the articles and to remind you that tickets for the December Meeting/Christmas luncheon are still on sale until December 4th. The details of how to obtain tickets are on page 3. This edition has another excellent article from the Health Benefits Officer concerning medical benefits when you are out of province/country from both MEDOC and the Public Service Health plan. We've also included a bit of history on donations the branch has made to organizations on the North Island. One of the agenda items for the upcoming meeting is the election of executive members. Please consider putting your name forward as a Director. The health and vitality of the organization can only be maintained if new people step forward to fill the spots vacated by those who have given of their time in the past. I think it is time for a new editor for the newsletter. If you are interested please put your name forward to any member of the executive. Kevin Weighill—Editor

### FSNA NORTH ISLAND EXECUTIVE

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### **Paying Dues by Cash or Cheque**

There seems to be some confusion concerning the payment of dues by cash or cheque. There are three categories of membership: 1) double membership which includes a retiree and a spouse or partner; 2) single membership which includes a retiree only. (The surviving partner of a double membership becomes a single member:) and 3) associate membership which is available to persons who have not yet retired who plan to join after retirement. Fees are \$44.40 double, \$34.20 single and \$15.00 for an associate. Membership is valid for a calendar year. It would be of great assistance if members would remit the correct amount. Dues are unchanged for 2010.

T Dandeno—Treasurer

## Christmas/Luncheon News 2009

The annual General/Christmas Luncheon Meeting will be held on December 09, 2009 at the Westerly Hotel.

The doors open at 11:00 a.m. for the Meet and Greet. The Luncheon is at 12:00 p.m. and the Business Meeting is at 1:00 p.m. Elections will be held after the business portion of the meeting. Draws will commence after that.

**Tickets (\$15.00) have to be purchased in advance and some are still available until Dec 4, 2009.** Please call Cecile or Bill Turnbull @ 250-338-1857 or Barb Schneider @ 250-703-2504 for tickets. No refunds will be given after November 30<sup>th</sup>.

Please remember to bring a donation for the **Food Bank**. A special draw will be held for any members donating to this worthy cause.

Merry Christmas and Happy New Year to all.

Barb Schneider—Programs

P.S. – I am led to believe that Santa will pay us a visit!!

### MEMBERSHIP UP-DATE

Do we have the correct information on you as a member?

It is important to us and to you that our records are up to date. If the label on this newsletter has your INITIALS instead of your given name, we may not have all the information we need to ensure that you get all the updates from your branch or National Office.

Please fill in the following and send it to us (address on Page 1).

Surname ..... Given names:.....

Mailing address: .....

City/town ..... Postal Code ..... Phone .....

Pension is from: CF .... PS .... RCMP .... Other ..... I receive a survivor's benefit Yes..... No .....

**It is important to let the branch know of any changes in the above information**

## FSNA Vancouver Island North Branch Charitable Donations

In the last newsletter we reported on the donations made this year to the St. Joseph and Campbell River Hospital Foundations. The recent criteria for these donations are that the receiving organization provides services/assistance to seniors in our FSNA Branch area. We thought it would be interesting to have a look at the donations the Vancouver Island North Branch has made. Frank Elvins, our Branch historian has provided the following information:

Donations made by the North Vancouver Island Branch starting in the year 2002

March 2002	Comox Fire Dept	\$1000.00
	Comox Valley Hospice Society	\$1000.00
March 2003	Campbell River Hospital Yuculta Lodge Foundation	\$1000.00
	Zabellos "Jaws of Life" trust	\$500.00
	Gliding School Flight Training Program ( Air Cadet)	\$500.00
June 2004	Freemasons Cancer Car Project	\$1000.00
Sept 2004	Comox Valley Therapeutic Riding Society	\$1000.00
June 2005	Glacier View Lodge Comox Valley	\$1000.00
June 2006	Comox Valley Multiple Sclerosis Society	\$1000.00
June 2008	Comox Valley Hospice Society	\$1000.00
June 2009	St. Joseph's Hospital Foundation	\$1000.00
	Campbell River Hospital Foundation	\$1000.00
<b>Total Donations to date</b>		<b>\$11000.00</b>

### Hello Phoners!

**Members on the phone committee please remember.....**

If you're going to be out of town prior to a general meeting and you're unable to phone the people on your list, please phone Paddy O'Blenis (Tel.- 250-338-2318), so that she can re-assign those names to another phone committee member. It is important that members know about upcoming general meetings, and it is important that we know whether or not they intend to come.



## Notes from the HBO

### ***MEDOC Out of Province Medical Claims***

A couple of members have asked why Mondial Assistance rather than Global Excel Management (GEM), the claims service provider for MEDOC, ended up processing their out of province healthcare claim. What follows describes the agreed claims processing procedure.

When an out of province medical emergency claim arises, GEM should be your main point of contact. Your call to GEM is documented and a claim number is assigned. Once GEM has all of the necessary information, and they have clearly explained the coverage available under MEDOC, they will determine how the claim will be handled.

The PSHCP will cover medical claims up to \$500,000 during the first 40 days out of province. MEDOC will provide coverage for mainly non-medical expenses such as Trip Cancellation/Interruption, Vehicle Return, and Baggage. It is GEM's role to determine whether your claim is "non-medical" (MEDOC), "medical" (PSHCP), or some combination of the two. Of course, if you have supplemental coverage for trips exceeding 40 days, then expenses incurred on or after day 41 become a purely MEDOC affair.

Having assigned a case number and reviewed your coverage under MEDOC, GEM will then transfer you to Mondial Assistance, the PSHCP claims assistance provider, to process the medical side of your claim. Mondial will also assign a case number, so that you can be tracked in both the GEM and Mondial systems. If the claim grows beyond \$500,000, handling reverts back to GEM.

**I guess what has surprised some people is the transfer to Mondial. It is, quite seamless – you stay on the line and, almost immediately, you're talking to Mondial (although they will probably come on the line as "Sun Life").**

### ***MEDOC vs PSHCP***

In an earlier article I said that FSNA is not in the insurance business but I did feel compelled to pass along the following summary of the major differences between your coverage under the PSHCP and MEDOC plans.

The PSHCP provides up to \$500,000 coverage for out of province emergency medical claims that arise within the first 40 days after departure. The MEDOC Base Plan is available to all FSNA-PSHCP members regardless of health status – no medical questionnaire is required. It builds upon the PSHCP base, increasing the coverage limit to \$5,000,000 and insuring several expenses that are not covered by the PSHCP as well as extending some benefits beyond current PSHCP coverage limits.

The MEDOC Base Plan provides coverage for an unlimited number of trips up to 40 days each per policy year, be it out of province or out of country. Because PSHCP only provides coverage for trips of up to 40 days in duration, MEDOC offers a Supplemental Plan to provide coverage beyond the 40th day of your trip.

Any claim incurred after the 40th day of your trip will be covered with no deductible.

Coverage not offered by the PSHCP includes:

- ◆ Up to \$12,000 per insured, per trip for Trip Cancellation, Interruption and Delay insurance.
- ◆ Up to \$3,000 for Vehicle Return.
- ◆ Up to \$500 for Pet Return.
- ◆ In Hospital Private Duty Nursing.
- ◆ Up to \$300 for Emergency Relief of Dental Pain.
- ◆ Up to \$100,000 per insured for Flight Accident and Accidental Death & Dismemberment insurance.
- ◆ Up to \$1,500 per insured for Baggage and Personal Effects insurance (up to \$3,000 per family).

Enhanced coverage over that provided by the PSHCP includes:

- ◆ Up to \$5,000 for Emergency Dental Expenses – PSHCP covers this benefit up to a maximum of \$2,000 per emergency, so you can claim up to an additional \$5,000 if you have MEDOC and your emergency dental expenses exceed \$2,000.
- ◆ PSHCP insures up to \$3,000 for repatriation or burial - MEDOC covers any amount you incur in excess of this amount up to a maximum of \$5,000.
- ◆ PSHCP insures up to \$2,500 in total for all additional hotel and meals expenses. MEDOC covers up to \$150 per day, or up to a maximum of \$1,500 per insured. So if your emergency is within the first 40 days of your trip, and you incur this expense, you can claim \$2,500 from the PSHCP plan and then a further \$1,500 from MEDOC if your expenses exceed \$2,500.

**PSHCP covers 80% of medications prescribed for out of province medical emergencies and MEDOC will reimburse the other 20%.**

### ***Travel Insurance Costs***

Recently, while renewing my auto insurance, I casually asked the agent what it would cost to obtain health insurance for a 30-day trip to Europe. I was immediately subjected to an extensive medical questionnaire (I was able to respond “no” to all of the questions) and had to swear that I would not visit or pass through the USA. For \$5,000,000 coverage, I was quoted a little over \$250 for one person. That compares rather unfavourably to my annual MEDOC premium of \$96 for an unlimited number of trips with no medical questionnaire and no country exclusions. This comparison may not be entirely fair since a portion of my PSHCP premium underwrites the coverage but I would be paying for that whether I traveled or not.

### ***Veterans’ Disability Awards***

For a long time, some of us wondered how disability awards and pensions were calculated. For example, if Veterans Affairs Canada (VAC) assessed your disability as 6%, you received an award valued at 5% of the annual maximum.

It turns out that the “calculation” is enshrined in schedules incorporated within either the *Pension Act* (Schedule 1) or the *Canadian Forces Members and Veterans Re-establishment and Compensation Act* perhaps better known as the *New Veterans Charter* (Schedule 3). The schedules are a set of tables which tell you, for example, that a disability of 5 – 7% equates to a 5% award whereas 8 – 12% translates to a 10% award.

**If you visit the Justice Canada website and view the legislation, do not be confused by the dollar values you see there. Those were the values established at the time the legislation passed into law. Because the dollar amounts are indexed, they have increased over time. Maximums for the current year can be found on the VAC website.**

### ***Independent Living - Home Support***

The issue of continuing to live at home is one that we will all face eventually. Some situations may be temporary; for example, if a person has an injury or surgery that limits their mobility or ability to care for themselves. Eventually age, chronic illness or injury will take its toll on everyone’s mobility. Where can one turn for help?

The Vancouver Island Health Authority (VIHA) has an interest in reducing demands on the hospital system. VIHA Home and Community Care provides support services aimed at maximizing people’s ability to care for themselves. To cite VIHA, their “services supplement, but do not replace clients’ efforts to care for themselves with the assistance of their family, friends and the community.

The services that a client is eligible for are based on a standard assessment of needs. Services may be provided on a short or long term basis, and may change as the clients’ needs change.”

For more information or to access Home and Community Care services, call the General Enquiry Line for the North Island area (all communities north of Deep Bay including the Mt. Waddington Regional District and the mainland area adjacent to it):

- ◆ Within Comox Valley: (250) 898-2255
- ◆ Outside Comox Valley: 1-866-928-4988 (toll free)

VIHA maintains Home and Community Care Offices in Port Hardy, Campbell River and Courtenay. These can be found in the yellow pages of the telephone directory under “Home Support Services”. Also listed there are privately run services, some of which will perform chores which go beyond the scope of VIHA’s health care focus. The listings I could find were:

- |  |              |
|--|--------------|
| ◆ Comox Valley Home & Community Care                     | 250-338-5453 |
| ◆ Campbell River Home & Community Care                   | 250-850-2144 |
| ◆ Hornby & Denman Community Health Care Society (Denman) | 250-335-9112 |
| ◆ Hornby & Denman Community Health Care Society (Hornby) | 250-335-2885 |
| ◆ We Care Home Health Services                           | 250-334-8531 |
| ◆ People At Home Total Home & Personal Care              | 250-897-1022 |
| ◆ Valley Home Meals                                      | 250-339-2625 |
| ◆ Richdale Senior Care                                   | 250-339-2649 |

## ***Independent Living - Canadian Red Cross "Help"***

On a related note, people needing a temporary loan of items like crutches, walkers and wheelchairs or bath and bedroom equipment can contact one of the many Health Equipment Loan Program (Help) depots of the Canadian Red Cross. Loans can be for up to 90 days.

Some contact numbers are:

- ◆ Campbell River 250-830-1150
- ◆ Comox Valley 250-334-1557
- ◆ Port Alice 250-284-6358
- ◆ Port Hardy 250-949-7252
- ◆ Port McNeil 250-956-4461
- ◆ Powell River 604-485-3243 ext 361
- ◆ Quadra Island 250-285-3316

## ***Independent Living - Transport***

A final thought on independent living has to do with getting around. Finding transport services can be tricky. Those with significant mobility problems looking in the Yellow Pages under "Wheelchair and Disabled Transportation" might find the following:

- ◆ Campbell River Transit System (handyDART) 250-287-7433
- ◆ Comox Valley Transit System (handyDART) 250-339-5442
- ◆ Powell River Regional (handyDART) 604-483-2008
- ◆ Pacific Companion 1-877-617-0400

For those simply needing accompanied transport, I'm not sure where to look. Two Comox Valley services of which I am aware are:

- ◆ Driving Miss Daisy 250-650-2010
- ◆ A Little Lift 250-890-0636

Please note that we are not endorsing any of the services listed in this article. Our intent is solely to make people aware of their existence.

Bill Turnbull -Health Benefits Officer

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## **A Good Excuse**

A Florida senior citizen drove his brand new Corvette convertible out of the dealership. Taking off down the road, he floored it to 80mph, enjoying the wind blowing through what little hair he had left. "Amazing," he thought as he flew down I-75, pushing the pedal even more. Looking in his rear view mirror, he saw the highway patrol behind him, blue lights flashing and siren blaring.

He floored it to 100mph, then 110, then 120.

Suddenly he thought, "What am I doing? I'm too old for this," and pulled over to await the Trooper's arrival. Pulling in behind him, the Trooper walked up to the Corvette, looked at his watch and said, "Sir, my shift ends in 30 minutes. Today is Friday. If you can give me a reason for speeding that I've never heard before, I'll let you go."

The old gentleman paused. Then said, "Years ago, my wife ran off with a Florida State Trooper. I thought you were bringing her back."

"Have a good day, Sir," replied the Trooper.