



## The Eastern Manitoba Branch Report

### PRESIDENT'S MESSAGE

By Peter Baumgartner

Summer 2017

I wrote this on the Louis Riel weekend to meet the deadline for this summer issue of SAGE. I follow Canadian tradition by starting this message with the weather. It is unbelievably mild with temperatures well above freezing which occasionally occurs during Festival du Voyageur and melts the ice sculptures. Winter started late with heavy snow in December but little thereafter. Temperatures have been at or above normal and we haven't gone below -30°C, not counting windchill, a true rarity. We even had a couple of weeks of mild weather in January. So much for the "Classic" kind of cold winter forecast by David Phillips, senior climatologist at Environment Canada. It leaves one to wonder if yesterday's weather can be forecast?

By the time you read this, winter is tucked away in our memories. Other changes include a changing of the guard at our Branch Annual Meeting on April 06. I thank N.Peter Cliche for his exceptionally long volunteer service since shortly after the formation of the Eastern Manitoba

Branch on September 16, 1993 of what was formerly named as the Federal Superannuates National Association (FSNA). He has served in many of our branch's Executive Board positions, including President, and just ended as the Health Benefits Officer. Similarly, I thank Martha Owen for her many years of volunteer service. She has stepped down from our local Board of Directors as Member-at-Large. Martha, too, has guided the Branch as President. I welcome Wayne Greenlay who has joined our Board but I cannot tell you in what capacity since I wrote this before the outcome of our Branch Annual Meeting.

I repeat Chuck Vandergraaf's plea in last year's summer issue of SAGE. We need volunteers to serve on the Branch Executive and Board of Directors. Hopefully we can start you off as a Member-at-Large to "learn the ropes" with hopes that you might step up and take over the Executive positions as these volunteers "retire". The consequence of not volunteering is the potential amalgamation of the Eastern Manitoba Branch (~680 members) into the Winnipeg Branch (~6200 members) and the loss of local general meetings.

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About 20% to 25% of our Branch households do not have e-mail or Internet access or have not provided us with their e-mail address. If you do use e-mail and have not received any e-mails from your Branch or the Association, please contact me as shown at the bottom of page 1 with your e-mail address.

For those using the Internet, our Membership Secretary, George Montgomery, has really taken the “bull by the horns” by creating our Branch website within the official Association website. You can see our website by going to [www.federalretirees.ca](http://www.federalretirees.ca), click on “Branches” in the top menu, then “Manitoba” and then “Eastern Manitoba Branch Welcome.” So far we include the “Board of Directors”, “Branch By-Laws”, “Recent Newsletters” and “Advocacy”. Yes, we are at early days for the site and there will be improvements. There is much more information on the Association’s website about Advocacy, Money, Health, Travel, Lifestyle and News together with our Preferred Partner associations. Please put the Association’s and our Branch websites in the Favourites list of your Browser so that you can quickly check for updates.

Two key advocacy issues that you may wish to keep tabs on are the Public Service Health Care Plan (PSHCP) litigation and Bill C-27. Our Association has taken the Government of Canada to court for arbitrarily increasing our members’ PSHCP insurance premiums from 25% of the cost to 50% over 4 years, without any form of consultation or negotiation. By the time you read this newsletter, this issue may have been resolved. Check in your issue of SAGE or on-line on the Association’s website.

On 2017 April 01, you have begun to pay 43.75% of the PSHCP premium.

Remember, you may be eligible for the PSHCP Relief Provision if you are a recipient of the Guaranteed Income Supplement (GIS). Check out details in the PSHCP Bulletin No. 34, 2017 February

(<https://www.sunnet.sunlife.com/signin/csi/PSHCP/E/home.wca>) or contact our Branch Health Benefits Officer if you need assistance.

In the case of Bill C-27 (An Act to amend the Pension Benefits Standards Act, 1985), the Government of Canada proposes to change current defined-benefit pension plans to target-benefit plans that blend elements of defined-benefit and defined-contribution plans to provide a base monthly pension at retirement with limited or conditional indexation and may allow rate changes depending on the pension plans’ performance. If enacted as-is, Bill C-27 would not affect current federal superannuates as defined in the Public Service Superannuation Act (PSSA). Nevertheless, we must keep vigilant against any possible encroachment on our contracts. Again, you can keep an eye on developments by routinely monitoring SAGE or the Association’s website.

As always, the Board welcomes your feedback and suggestions. On behalf of the Board, I wish you a pleasant summer with plenty of sunshine and a pleasant autumn. I hope to see many of you at our Fall General Meeting (to be announced).

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## **BENEFITS CORNER**

**By Peter Cliche & Gary Simmons**

### **Times when you must contact Sun Life to refill a Prescription**

These are two situations that will require you to contact Sun Life for approval for your pharmacist to refill a prescription under the PSHCP. (There may be others.)

- 1) If you are planning to leave your home for an extended period of time that will exceed the duration of your prescription refill, for example as a snowbird, you must contact Sun Life to request approval for a pharmacist to dispense a larger amount of your medication(s).
- 2) Even if you are leaving for a shorter time you may require Sun Life approval for your pharmacist to dispense a refill earlier than normally allowed. Normally, a prescription can be refilled without Sun Life approval if you are within the last 1/3 of the time period covered by your current prescription refill. For example, if you receive a 90-day prescription refill of your medication(s), you may only obtain the next refill without Sun Life approval when 60 days or more have passed since the date of your current 90-day refill. This situation would arise if you plan a trip that would last for 60 days when you are between 30 and 60 days from the date of your current 90-day prescription refill.

### **Dental plan coverage limits—reminder**

The pensioner's dental services plan has an annual reimbursement limit of \$1500.00 per person for each full year that you are a member, excluding orthodontic services. The limit for orthodontic services is a lifetime limit of \$2500.00 per person.

### **Worth Noting:**

*What to do when you receive an Invoice for Ambulance service.*

The first thing to do is to arrange payment directly to the Regional Health Authority. After making payment you can submit the paid invoice directly to the PSHCP. The plan will reimburse you for 80% of the total cost. You can then claim the balance not paid by the plan (the 20%) on your Income Tax as a medical expense.

The invoice should show the date, the pickup location and the destination (that is the Hospital or Emergency Centre you were taken to).

### *Retirement Compensation Arrangement (RCA)*

I have received a number of questions from a member who retired under the Retirement Compensation Agreement. Two of these are answered below.

- 1.) When the pensioner is "deceased" is the survivor allowance calculated on both payment sources? (PSSA and RCA)

*Answer:* The survivor pension will be calculated based on the full pension amount of the member (PSSA + RCA), and any survivor pension will still have its appropriate entitlements paid from two sources – much as it is now. The Survivor spouse will receive two tax slips each year, one is a T4 and the other I believe is a T4-RCA .

- 2.) At age 65 is the total pension amount (PSSA+ RCA) eligible for "income sharing" or is it only the PSSA portion that is eligible for "income sharing"?

*Answer:* The Canada Revenue Agency is the final authority on whether the pension payments are eligible for pension income sharing, as this is an income tax question. However, our

understanding is that at age 65, the PSSA pension continues to be eligible for pension income sharing; the RCA payment is not eligible.

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**Membership News  
George Montgomery  
Branch Membership Secretary**

**Membership (as of 8 Mar. 2017):**

|                           |     |
|---------------------------|-----|
| Total Double Memberships  | 259 |
| Total Single Memberships  | 171 |
| Total Active Memberships  | 430 |
| Total Non-DDS Memberships | 25  |
| Total DDS Memberships     | 404 |
| Total Active Members      | 688 |

**Members or spouses deceased since last published Report:**

Grant Bailey

John Burgoyne

**Missing members**

Margaret L. Johnson

Thomas Peelar

From time to time we have mail returned to us as “undeliverable” We don’t know whether the member has moved without informing this branch or the National Office, or if they are dead. If anyone knows of, and can provide contact information for the above members, we would appreciate your contacting us at the address listed at the bottom of page 1.