



## **EASTERN MANITOBA Branch Report**

### **President's Message**

*Chuck Vandergraaf*

Of all the newsletters I have written during the last four-and-change years, this one presents a bit of a challenge. In the first place, the deadline for submitting the newsletter to National Office is March 11, if we want to have the newsletter inserted in the summer edition of SAGE. That issue scheduled to be delivered to your Post Office box around May 20, give or take a week. Talk about long lead times! In the second place, our BAM (Branch Annual Meeting) was scheduled for April 14, "dab smack" between the date this newsletter is due at National Office and the delivery date for SAGE. Finally, as this is my last term as your President, by the time you read this message, it will have come from your Past-President. In other words, this message also serves as my "swan song".

Considering that this message is written prior to the annual BAM, my comments will be more of a general

nature. First, let me give you some information on the National Association of Federal Retirees (our "Association"). The Association consists of 82 branches, with membership ranging from 35,000 (Ottawa) to 101 (Tisdale, SK). At last count, our branch has 684 members and ranks 62nd. Sixty-four branches have fewer than 2000 members and 37 branches have fewer than 1000 members. The service we can provide reflects the size of our membership. One of the most important, if not the most important, position is that of the HBO (Health Benefits Officer). This position has been occupied for more years than I can remember by Peter Cliche. He is "the source" for information regarding health coverage. Peter has helped many surviving spouses navigate the shoals of government regulations, including dealing with the Public Service Pension Plan, and supplying support when dealing with insurance companies, including Johnson (MEDOC). But he (and we) need a backup. Actually, considering that most of the branch executive are "getting on

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in years, backups are needed for all executive positions. Please read this as an urgent invitation to consider joining the board as member-at-large with a willingness to be tutored in the intricacies of secretary, treasurer, HBO, membership chair or newsletter editor. Board meetings are usually fewer than six per year and we all feel more secure if we have a backup.

As you are undoubtedly aware, the Association has a number of commercial “Partners”, companies that offer, in many cases, special deals for members of the Association. In return, these partners support the Association financially (and help keep our membership dues down). One of these partners is Nexus Travel—one of their representatives gave a presentation on travel to Asia a year ago at our Annual Meeting. They currently offer a \$50 per person discount on their optional “two-for-one” deal on trips to China. Information on these deals can be found at the Nexus websites: <http://www.nexusholidays.ca/singletour.php?id=ct23> and <http://www.nexusholidays.ca/singletour.php?id=ct26>. If China is on your “bucket list”, you may want to look at these trips. However, as with all offers made by these Association partners, *caveat emptor* applies, and members are advised to check offers made by competing organizations.

As always, the board welcomes your feedback. My e-mail address is at the bottom of this page. Assuming that Peter Baumgartner will have taken over in April (remember that this newsletter was written in late February!), you can reach him at his e-mail address, [baumgarp@mts.net](mailto:baumgarp@mts.net). On behalf of the board, I wish you a pleasant summer with plenty of sunshine and a pleasant autumn. I thank our board and our members for their support during these

last five years. It’s been a lot of fun, all said, but as the writer of Ecclesiastes wrote many years ago and used by Pete Seeger in “Turn, turn, turn”,

“There is a time for everything,  
and a season for every activity under  
the heavens”  
(*Ecclesiastes 3:1* [you could look it  
up!])

## **Benefits Corner**

*N. Peter Cliche*  
*Branch Health Benefits Officer*

### *PSHCP relief Provision*

On April 1, 2015, the cost sharing ratio for retired members changed from 25:75 (retired member: employer) to a 50:50 model over a four-year phase-in period. Starting April 1, 2015, and each April thereafter, the contributions paid on a monthly basis by retired members for their Public Service Health Care Plan (PSHCP) Supplementary coverage will gradually shift, as follows, until an equal cost sharing arrangement is achieved:

### *Effective Date Share Of Monthly Contributions*

Pensioners With Supplementary Coverage Employer:

- Prior to April 1, 2015 it was a 25% - 75% split.
- On April 1, 2015 it became a 31.25% - 68.75% split.
- On April 1, 2016 it becomes a 37.5% - 62.5% split
- On April 1, 2017 it will become a 43.75% - 56.25% split
- and on April 1, 2018 it will become a 50% - 50% split

An analysis is currently underway and actual contribution rates in dollar amounts will be communicated to retired members in future PSHCP Bulletins and on the National Joint Council Web site at [www.njc-cnm.gc.ca](http://www.njc-cnm.gc.ca)

*You may be eligible to maintain the 25:75 split*

In order to maintain the 25:75 cost sharing model instead of the new cost sharing ratio comes into effect, your pension office must receive your application no later than January 15, 2015. Processing delays could occur after that date. If your Guaranteed Income Supplement (GIS) or income status changes and you were in the PSHCP on or before March 31, 2015, you can apply for the PSHCP Relief Provision at a later date. Relief will be applied the second month after your pension office receives your application. Retroactive reimbursement of the difference in the rates will not be permitted. As previously mentioned,

effective April 1, 2015 the monthly contribution rates for retired members in the PSHCP with Supplementary coverage changed, to provide a 50:50 cost sharing model by April 1, 2018. This means that Contribution rates will gradually increase over a four-year phase-in period. However, retired members with low incomes who joined the PSHCP on or before March 31, 2015 may apply for a PSHCP Relief Provision to retain the existing 25:75 cost sharing ratio.

*What is the PSHCP Relief Provision?*

If you are eligible to receive a Guaranteed Income Supplement (GIS) or if your net income or the joint net income of you and your spouse/ common-law partner as reported on your income tax Notice of Assessment(s) is lower than the GIS thresholds established for the Old Age Security Act, you may be eligible to retain the 25:75 cost sharing model. The GIS thresholds for the period from January 1, 2016 to March 31, 2016 is shown below:

<b>Guaranteed Income Supplement (GIS) amounts for individuals receiving a full Old Age Security (OAS) pension —January to March 2016.</b>		
If you are a single, widowed or divorced pensioner	\$773.60	\$17,304 (individual annual income)
If your spouse/common-law partner receives the full OAS pension	\$512.96	\$22,848 (combined annual income)
If your spouse/common-law partner does not receive an OAS pension	\$773.60	\$41,472 (combined annual income)
If your spouse/common-law partner receives the Allowance	\$512.96	\$41,472 (combined annual income)
If your spouse/common-law partner receives the GIS and the full OAS pension	\$1,083.48	\$32,016 (combined annual income)
If you are a surviving spouse or common-law partner	\$1,213.00	\$23,328 (individual annual income)

These thresholds are reviewed quarterly (in January, April, July and October) and revised as required to reflect increases in the cost of living, as measured by the

Consumer Price Index set by Statistics Canada. For the most current GIS thresholds, please visit the Service Canada Web site at

[www.servicecanada.gc.ca/eng/services/pensions/oas/payments/index.shtml](http://www.servicecanada.gc.ca/eng/services/pensions/oas/payments/index.shtml).

If you believe you are eligible, complete a PSHCP Relief Application Form and return it to your pension office. The PSHCP Relief Provision Application Form is available online at [www.pshcp.ca/forms](http://www.pshcp.ca/forms) and documents. A paper copy can be obtained by calling 1-855-383-0879. If you are a Canadian Forces or Veterans Affairs Canada member, call 1-800-267-6542.

If your GIS or income status changes and you were in the PSHCP, you can apply for the PSHCP Relief Provision at any time. For all eligible forms received, the PSHCP Relief will be applied the second month after your pension office receives your application. Retroactive reimbursement of the difference in the rates will not be permitted.

*Our Branch Health Benefit's Officer: Peter Cliche, 753-2212 or E-mail: [clichenp@mymts.net](mailto:clichenp@mymts.net)*

## Membership News

*George Montgomery  
Branch Membership Secretary*

*We've lost contact with...*

- Erhardt, RA.
- Clark, C.M
- Peelar, Thomas R
- Wood, Albert &/or Audrey

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.