

Minutes of the Member General Meeting
Duncan & District Branch, National Association of Federal Retirees
Held at Ramada, Duncan
On Thursday 5th December 2024

Call to order: President Rick Devlieger called the meeting to order at 11.05 am.

Welcome:

Rick welcomed all and first-time attendee, Bob Greene.

Minutes of the Annual General Meeting of 21st March 2024 were distributed to those in attendance.

M/S/C (Bronwen Cossey/Shirley Chmielewski) that the minutes be accepted as distributed.

Reports

President's Report:

District Conference

A number of us attended the District Conference in May. We heard from some organization across the province, such as Alzheimer's Society, Legion and Condominium Owners Association. We also received a presentation on Governance in the Not for Profit sector, which led to a discussion of the Strategic Plan.

We also had a training session on membership recruitment.

Annual Meeting of Members

The main topic of discussion this year was the Strategic plan for the next three years. The Strategic plan, as presented was not approved. It will be brought forward with amendments as discussed to AMM 2025. The amended Strategic Plan was provided to us in October, along with supporting documents (20 pages). It was discussed at the Regional Meeting in October and the BC Director is taking our comments back to Ottawa.

Last year, a proposal to review the Association structure was approved. A committee, complete with budget has been set up and has started work this year. You may have seen some surveys coming in your emails to get input. You can expect some more. Again, everything is on the table, and nothing has been decided.

Regional Workshop

In October, three of us attended a Regional Workshop in Nanaimo, where we discussed the latest iteration of the strategic plan, debriefed the recent provincial election, and discussed the results of the membership survey with the National Office via Zoom. The National office also answered some questions with respect to the Branch Banking Initiative and claim processing.

Federal Election

Canada is currently due to go to the polls Oct this year, or sooner. I talked to our MP, Alistair MacGregor on Remembrance Day. He indicated that the current government will likely fall in the spring. If the Government lasts until the fall, we will look at holding a town hall specifically for Seniors issues. This will depend on how much help we get from members, or if we can partner with another organization.

Pensioners Dental Service Plan PDSP

The PDSP transition date of Nov 1, 2024 is now complete. All of your claim records have been switched over from Sun Life. You should not need to do an enrolment like we had to when the PSHCP was switched over. The only thing you will need to do is to update your banking information if you wish Canada Life to direct deposit to your bank.

Reach 338

We have managed to meet with our MP a number of times during the year, mostly informally at events such as the Labour Day picnic and Remembrance Day. We are still waiting to meet with our new MLA, Debra Toporowski, now that cabinet positions have been established.

Upcoming events

Our annual general meeting in March
District Conference in Abbotsford in May,
Annual Members Meeting in Gatineau Qc in June, and
Our summer picnic on Vancouver Island at the end of July or beginning of August.

Treasurer's Report:

Bronwen advised that the current bank balance for the branch is \$4,945.08.
Cheques to be issued before the end of the year total approximately \$500 plus the cost of the meeting today.

M/S/C (Bronwen Cossey/Patricia Flannagan) that the report be accepted as presented.

Programme Report

Kathy and Dee advised that the picnic for 2025 will be held on Vancouver Island and they are working on a location for the event.

Membership Report from George Cossey:

George advised that the current branch membership is 894. This year the branch membership has been around 895. This is lower than last year but may be because NO cleaned up the records this year and due to a change in economy, less members have moved into this area after retirement.

Advocacy Report from Greg Taylor:

Greg advised that for the recent provincial election he worked with Nanaimo and Victoria branches to send letters to candidates regarding NAFR issues of concern, based on a template provided by Amy at NO. Now, letters will be sent to the new MLAs to reiterate NAFR issues and to seek meetings. The next activity will be for the federal election which might occur as early as this spring. Assistance from any members, even for smaller tasks, would be appreciated as well as member participation at meetings with politicians. Please reach out to Greg if you would like to help.

Old Business:

Picnic:

Bronwen advised that a successful picnic was held in August on Salt Spring Island at the museum and thanks to Drew Bodaly for arranging this and purchasing the food, there was no cost to the branch and we actually made \$11.07 on the event.

New Business

Canada Life and Pensioners Dental Service Plan (PDSP):

The changeover from Sun Life to Canada Life seemed to be accomplished with fewer issues than the PSHCP but members should ensure that the information online is correct.

Preferred Partner - New Home Insurance Provider:

Belairdirect has taken over Johnson Insurance and those who had home insurance with Johnson/Unifund previously have received renewal documents from the new provider. It will be interesting to see what happens when renewal documents are received for Medoc next year.

Medoc and Out-of-Province Travel:

Based on George and Bronwen's recent travel and George's hospitalization in Hawaii, he shared some information with respect to travel insurance and claims:

- PSHCP provides coverage for travel insurance for the first 40 days of travel even if the travel is extended beyond 40 days if the injury or disease commenced prior to the 40th day;
- PSHCP Out-of-Province travel insurance is administered by MSH International and covers all reasonable and customary charges per the directive and is limited to 1 million dollars;
- Medoc through Johnson Insurance provides coverage through the base plan for travel in the first 40 days up to 10 million and is administered by Global Excel;
- Medoc covers expenses not covered and expenses beyond the limits as provided under the PSHCP;
- If a trip is going to extend beyond 40 days, supplementary insurance through Medoc is highly recommended but expenses for injury or disease which occurred within the first 40 days must be claimed through MSH first;
- If possible, when an emergency occurs, contact Medoc who will assess the situation and transfer you to MSH, if appropriate.
- MSH and Global Excel will issue claim numbers.
- MSH will guide you through the process for payment of expenses, either directly to the health care providers or to you but be patient;
- MSH will request that you provide proof of coverage under BC Medical and request forms authorizing them to claim applicable amounts from the province;
- When dealing with claims for hospital expenses in USA, MSH coordinates with AETNA and other insurance providers who negotiate with health care providers to pay the amounts incurred at a lower rate as per agreements;
- Any expense for drugs or prescriptions incurred while out of the province must be claimed through Canada Life as an Out-of-Province claim even if they were provided by a hospital or other health care provider;
- The PSHCP plan/Directive is provided on the Info Centre on the Canada Life website;
- Refer to the information provided in the Fall edition of Sage for more information on Medoc.

The Threat of Alberta's Withdrawal from CPP

Greg Taylor participated in a webinar hosted by NO and moderated by President Roy Goodall. The discussion confirmed that the CPP is a very well managed plan benefiting from the strength of large numbers of members and strong financial management generating excellent returns. The independence of CPP from political interference as well as the security of the investment fund will ensure payouts for decades into the future. The withdrawal of Alberta could threaten the integrity of the CPP so it is good to see NAFR is monitoring this issue.

Other Business:

Rick mentioned that the member survey conducted last spring showed that members locally have the same opinions and issues as the rest of the association. Members like to be kept informed about local events and branch activities but do not necessarily participate; Also, he noted that there were 2 more Preferred Partners coming soon, one for will preparation and one for a currency exchange program.

44 Members and 2 guests in attendance

Meeting was adjourned at 11:50 am by Bronwen Cossey and Karin Laurie

Prepared by:
Bronwen Cossey, Secretary-Treasurer

Next Meeting: AGM - Thursday 20th March 2025 at 11 am – Ramada Hotel

Speaker – Joan Wallace from Wallace Driving School

After lunch, Joan gave a very good presentation suitable for older drivers.

- She spoke about the need to be prepared if you are required to be checked for a possible driving test following your 80th birthday.
- Anyone concerned with your driving can recommend the testing, e.g. your MD, family, police, etc.;
- Be prepared and proactive to avoid having to take the 90-minute road test which is divided into several sections;
- The Keyword you will be asked is your mother's maiden name which you used when applying for your first BC licence;
- She advised about some documents to take to your MD when going for the medical test – Drivers Extract (available free from ICBC) which notes any driving fines, points on your licence, accidents for which you were responsible and whether you qualify to the 40% discount on your insurance; Driver's check-up from a driving school; Lifelong Driver Certificate, etc.
- The Lifelong Driver Certificate is earned after taking an 8 to 12-hour course from Adept Driver and Wallace Driving School has a promo code to use when purchasing the course – LLDWDS.
- After your medical test, ensure you get a copy of the report from your MD and try not to use a locum or walk-in clinic for the medical test as they are not familiar with you and your medical records;
- Joan also provided lots of tips to improve driving skills especially those which will be used on the driving test.