



B.C. Federation of Retired Union Members

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November 16, 2017

To: Affiliates of the BC Federation of Labour and Labour Councils

Dear Colleagues,

Re: BCFORUM BENEFIT COVERAGE

Membership in the BC Federation of Retired Union Members (BC FORUM) is available to working or retired members of BC Federation of Labour affiliated unions who are **50 or better**. Membership provides free \$2,500 Accidental Death & Dismemberment insurance coverage for all members. We are proud to extend this coverage to a member's Partner or Spouse for an annual fee of \$5.00.

Fortunately, many Union members still have access to benefits at retirement, however for those individuals that do not have this continued benefit coverage at retirement or have low limits and run out of coverage, BC FORUM has created Retiree Benefit plans for our members that cover "pre-existing conditions" when rolling over from another plan. These plans have grown and we now have the largest Union Retiree program in British Columbia. For those members who choose to move out of the Province, most plans are extendable across Canada.

All Benefit programs were developed for BC FORUM by Working Enterprises Consulting & Benefit Services Ltd. who are unionized. They specialize in Benefits and Pensions through in-house Administrative Services Only (ASO), Insured or Trusteed Plans. They can also assist you with Collective Agreement Negotiations, Reviewing Renewals, Quoting Benefit Plans & Assessing Options, Stand-Alone Long-Term Disability Plans, and Bargaining Courses for Bargaining Committees or Staff.

BC FORUM currently offers five (5) Benefit Plans plus other supplementary plans including guaranteed Issue Life Insurance, Out of Country/Province Travel Medical, Investment & Retirement Planning, Long Term Care Insurance and Individual Dental Plans. **This wide range of benefits can cover working and retired members 50 or better who do not have benefits or wish to augment their existing plans.**

If your Union or Members would like more information on BC FORUM'S Benefit Plans, please call WE Consulting & Benefits Services in Metro Vancouver: 604-941-7430 or BC Interior: 250-861-5200 or Toll Free: 1-855-894-8111. BC FORUM's summer edition of the **ADVOCATE** has a four page insert on our plans with the costing. Our **ADVOCATE** can be viewed on our website or you can obtain a copy(s) from our office.

If you are not a BC FORUM member already, you can join by going to our BC FORUM website www.bcforum.ca or by contacting our office by e-mail bcforum@bcfed.ca or calling 604.688.4565 or Toll Free 1.800.896.5678.

In Solidarity,

A handwritten signature in cursive script, appearing to read "Irene", followed by a long horizontal flourish.

Irene Lanzinger
Chairperson, BC Federation of Retired Union Members (BC FORUM)
and President, BC Federation of Labour