

Need benefits?
See pages 7-10

Advocate

Official news magazine of the BC Federation of Retired Union Members (BC FORUM)

Vol. 27 No. 2, Summer 2024



Prescription affordable: a look at BC PharmaCare

UN CONVENTION
ON THE RIGHTS OF
OLDER PERSONS

səlilwətəf
exhibition "The
Boys Who Braid
Their Hair"

Board of Directors

President

Sam Wiese, PSAC

Chair

Sussanne Skidmore,
BCFED President

First Vice President

Gord Savard, CUPE

Second Vice President

Gwenne Farrell, MoveUP

Secretary

Michelle Laurie, USW

Treasurer

Dan Bradford, BCGEU

Directors

Agnes Jackman, HSA
Betty Valenzuela, HEU
Denise Chisholm, USW
Diane Wood, BCGEU
Gary Moorman – ILWU
Greg Mooney, BC Building Trades
Marion Pollack, CUPW
Rosalind Kellett, BCTF

Executive Assistant

Vacant

Editor

Aliza Nevarie, CFU



The Advocate is published by the BC Federation of Retired Union Members. BC FORUM – supported by WE Consulting and Benefits and affiliated with the BC Federation of Labour – is dedicated to representing the interests of members and their families, continuing into retirement the relationship they enjoyed with the union movement.

Mailing address:
110-4295 Canada Way
Burnaby BC V5G 1H1
Toll-free 1.800.896.5678
Tel. 604.688.4565
bcforum@bcfed.ca

Labour Council Delegates & Regional Representatives

Campbell River, Courtenay & District

Barb Biley
Holly Page

East Kootenay & District

Chris Johns
Gary Werk

Fraser Valley

Mike Annesley

Kamloops & District

Mogens Jorgensen
Edna Park

Nanaimo, Duncan & District

Iris Taylor
Christine Walker

New Westminster & District

John Hooker
Gerry Townsend

North Central

Victor Johnson
Heather Sapergia

North Okanagan

Louise Gibson

Port Alberni & District

Mike Lang

South Okanagan Boundary

Vacant

Squamish Labour Committee

Marie Worth

Sunshine Coast

Vacant

Vancouver & District

Agnes Jackman

Victoria

Nora Butz

West Kootenay & District

Mary Gay

In this edition

Welcome to the Summer 2024 edition of the Advocate! We are pleased to feature an article by Adrian Dix Minister of Health, on the ways BC PharmaCare is helping low income folks; we are honoured to share an article from IndigiNews on the cultural importance and significance of long hair for Indigenous boys and men in celebration of Indigenous History Month; our own Diane Wood imparts the need for a UN Convention of the Rights of Older Persons; and we say goodbye too soon to an inspirational leader and trailblazer in the union movement.

- From the president..... 3
- BC PharmaCare: helping those in need 4
- In memory: Kim Novak..... 5
- Rights for all older persons..... 5
- The Boys Who Braid Their Hair 6
- WE Benefits insert 7
- From the Seniors Advocate 12
- From the Minister for Seniors 14
- Renew your membership and sign up a friend today 15
- Why we need the Rights of Older Persons..... 16

We respectfully acknowledge that the BC FORUM office is located on unceded lands of the Coast Salish Peoples, including the territories of the xʷməθkʷəy̓əm (Musqueam), səliłwətaʔt (Tsleil-Waututh), Skwxwú7mesh (Squamish) Nations.

Copyright 2024

Articles may be re-printed if they include: "Reprinted with permission from The Advocate, official newsmagazine of the BC Federation of Retired Union Members, www.bcforum.ca."

Summer is for celebration

By Sam Wiese, BC FORUM President

SUMMER!!! And school is out! A time to spend with family. But truthfully, as I look to spending more time with the grandkids over school break, it's the BCTFs campaign "Hire More Teachers" that truly speaks to me when I think about public education.

More and more responsibility is being placed on our teachers. Their jobs have morphed, taking them from a tutorial base to one that now includes a degree in psychology; special needs care, family support and community outreach. I am not saying that these elements are new to teaching, rather, that with a shortage of teaching and support staff, the share is greater. We all know the implications of overwork; stress related illnesses, both physical and mental, leading to time off work, resulting in further shortages, with greater workload on others, which starts the circle once again.

Although it may be the end of the school year when you read this, you can still write the Honourable Rachna Singh, Minister of Education and Child Care, and let her know you support an increase in teaching and support staff to ensure BC public education remains vibrant. In addition, for those BC FORUM members in the Surrey-Green Timbers riding, now is the time to commit to helping re-elect Rachna Singh as your MLA.

Thinking about campaigns, I am very happy to note that the nationwide campaign to enact legislation banning replacement workers in federally regulated workplaces passed third reading and will now go to the Senate. This will impact not only employees of the federal government but also longshore, interprovincial transportation, banking, many individuals employed in the territories and any trades worker on a federally regulated worksite. That Bill C-58 passed unanimously in the



House was in a large part due to the lobbying that federally regulated workers have maintained from the date of the bill's first reading. Soon we will be able to proudly say "a picket line is a picket line" everywhere in Canada!

June isn't only the end of school and a time to celebrate summer holidays with family and friends, it is also Pride month, an annual celebration of the many contributions made by the 2SLGBTQIA+ community to history, society and cultures worldwide. As with many other countries, Canada celebrates Pride in June each year in commemoration of its roots in the Stonewall Riots of June 1969, six days of protests and often violent clashes

sparked by an aggressive police raid of the Stonewall Inn. It was a catalyst of the gay rights movement.

We in Canada have seemingly progressed from a society in which sexual orientation and gender non-conformity no longer result in possible criminal prosecution and physical harm, to one in which such diversity can be celebrated. But, there remains discrimination and a real risk that we may lose measures to protect the human rights and dignity of our 2SLGBTQIA+ communities. Something to remember when we head to the ballot boxes over the next couple of years.

June is also Indigenous History Month in Canada, a time to honour the heritage, contributions and culture of our First Nations, Inuit and Métis communities. The Advocate committee is pleased to be able to reprint an article originally published in IndigiNews, an online publication which I encourage you to read at indiginews.com.

As always, I hope you find this edition of The Advocate informative and entertaining. If you have any suggestions for upcoming issues please send them our way via email at BCForum@bcfed.ca.

Have a great summer!

SAVE THE DATE

BC FORUM is inviting members to the
2024 Annual General Meeting

June 19, 2024 | 9:30 am -12:30 pm

#200-9292 200th Street, Langley, B.C.

Visit bcforum.ca starting **June 7** for registration details.

Stay up to date on all things BC FORUM Facebook at
facebook.com/BCRetiredUnionMembersForum



BC PharmaCare is helping those in need

by Adrian Dix, Minister of Health

Cost should never prohibit people from accessing the care and medications they need. That's why our government continues to work to ensure that all people in B.C. can get their medication as prescribed, regardless of their ability to pay. Since 2017, we have made considerable investments into the BC PharmaCare program, which helps families pay for many prescription drugs, dispensing fees and some medical devices and supplies.

The B.C. government introduced the Fair PharmaCare plan to assist those who need it the most, particularly low-income seniors and families, to make sure everyone in British Columbia can afford their medication. Under Fair PharmaCare, how much someone pays is based on a percentage of their family's income. With help from Fair PharmaCare, the goal is that families in B.C. should not have to spend more than 4% of their income on medicine. Many lower income earners pay significantly less.

PharmaCare also offers plans that cover 100% of costs. Those who receive help from the Ministry of Social Development and Poverty Reduction get 100% coverage for eligible benefits. Additionally, all residents of B.C. receive full coverage of items on the Assurance plan – for example, Medical Assistance in Dying and Opioid Use Disorder treatments.

In 2019, we launched the Biosimilars Initiative which switched eligible patients from more costly brand name medications to more affordable and equally effective and safe generic brand options. The funds saved through this program are reinvested into the health-care system to provide more coverage for the medications people need.

We have added new drugs and devices to the BC PharmaCare formulary and expanded existing coverage



Honourable Adrian Dix ©Ministry of Health



for many medications, including the Dexcom G7 and FreeStyle Libre glucose monitors for diabetes patients, Trikafta for patients living with cystic fibrosis and made more than 60 contraceptives free for everyone. This means that more patients can access the important medications they need without being burdened by cost.

To further reduce financial burden, we've expanded the Fair PharmaCare plan, so that families who have a net annual income of \$30,000 or less now pay no deductible as of 2019. In the first three years, from January 1, 2019, to December 31, 2021, almost 328,000 families benefited, and many more will continue to benefit for years to come.

While we have made important progress in improving access to medications for people in B.C., we know there is more work ahead. Recently, I had the pleasure of meeting with federal Health Minister Holland to discuss how the new Bill C-64, introduced by the federal government on February 29, 2024, would work with B.C.'s existing health-care system. We believe the intent of this bill will be beneficial for people in our province.

Our continued improvement of BC PharmaCare will help make health care more affordable for people around B.C. The important work that has been done here would not have been a success without the dedication of all those who are helping more people access the medication they need. While there is much more work to do, all these important actions will help improve equity, affordability and health outcomes for people in B.C.

Farewell

From the BC FORUM Board of Directors

It is with more than a little sadness that we announce that Theresa Couture, our long-term Executive Administrator, has retired from BC FORUM, effective May 15.

You will all have had the opportunity to connect with Theresa at some time whether over the phone, by email or in person responding to all levels of your questions and concerns. She has been integral to the smooth operation of BC FORUM for the past 10 years. Theresa's knowledge of BC FORUM's history, current and future goals, and the means by which we expect to attain them, will be greatly missed.

We wish Theresa all the best in the next chapter of her life and ask for your patience over the next few weeks as we make our way forward without her.

In memory: Kim Novak

By Sam Wiese, BC FORUM President



Kim Novak ©UFCW Local 1518

It was with great sadness that we learned last month of the passing of the remarkable Kim Novak, a union leader, social activist, mom, partner and friend. Kim was a vibrant, outgoing “force to be reckoned with” and a trailblazer. The first woman and youngest ever president of UFCW 1518, Kim’s leadership went beyond B.C. serving on the UFCW National Council and as Vice-President of UFCW International, large tasks on their own, and Kim did it all while nurturing a young family. I wasn’t fortunate enough to have known Kim as long as other members of the BC Federation of Labour Executive Council, but to meet Kim, even in passing, was to be pulled in by her effervescence. She was someone that you wanted to listen to, share ideas with and most importantly, to just sit back and enjoy a friendship with.

On behalf of the BC FORUM Board of Directors, our condolences to Kim’s family, loved ones and all who were lucky enough to have known her.

Farewell Sister Kim, rest in power.

Rights for all older persons

The Global Alliance for the Right of Older People (GAROP), to which BC FORUM is affiliated via CURC, released the following on May 25th. We happily reprint it here.

Governments recognise a new UN convention as a way to address gaps in protection of older persons’ rights

In a momentous development, the UN Open-Ended Working Group on Ageing has recognized that a new UN convention is one way to address gaps in protection of older persons’ rights.

This week, for the first time in its 14-year history, the United Nations’ Open-Ended Working Group on Ageing (OEWG) adopted a substantive decision on the human rights of older persons.

The decision addresses gaps in the international human rights system and presents a number of options for closing them, including a new UN convention on the rights of older persons. A lot of work is still needed for us to secure a UN convention but this decision paves a positive way forward.

Congratulations are due to all members of the Global Alliance for the Rights of Older People around the world for their vital contributions to this process and national advocacy in this recent intersessional period and over the last 14 years of this process.

We welcome that the Chair of the OEWG will be presenting the agreed

recommendations in the decision to the 78th session of the General Assembly, which concludes in September 2024.

The GAROP Steering Group in consultation with civil society and national human rights institutes (NHRIs) present at the 14th session gave the following key messages to Member States:

- As for the way forward, any further action must include the full, effective, and meaningful participation of older persons, their representative organizations, civil society, and national human rights institutions.
- Specifically, the General Assembly should request the Human Rights Council to establish an intergovernmental working group to draft a comprehensive international legally binding instrument (UN convention) on the human rights of older persons without further delay.

As we move into this new exciting phase of advocacy for a UN convention, as members of the Global Alliance we have a crucial role to play in campaigning to mobilise the public and the media around older persons’ rights, get governments’ support for the above actions, and build more political support for a UN convention. We can continue to build on all of our collective work to date to progress as a matter of urgency.



News from a decolonized lens

www.indiginews.com

səlilwətaʔ exhibition uplifts beauty and strength of boys and men with long hair

By Amy Romer, Local Journalism Initiative Reporter, IndigiNews

The following article was published by IndigiNews on May 3, 2024, and is reprinted here with kind permission. You can find this and more great Indigenous community driven news at indiginews.com.

‘The Boys Who Braid Their Hair’ was created to educate and empower following a high-profile incident where an Indigenous boy’s long hair was cut in a ‘Saskatchewan’ daycare.

Andrea Aleck grew up living with her grandfather, chief Dan George, who wore his hair long past his shoulders. It was always normal to see men and boys with long hair.

So while watching the news in 2022, Aleck was “quite alarmed” when she saw a report about a Saskatoon daycare that was closed after a Métis child’s hair was allegedly cut by an adult who worked there.

Long hair and braids hold a strong cultural and spiritual significance for many Indigenous people, and hair is often only chopped off during times of mourning.

The child’s mother alleged that the daycare operator justified the violent act to her, stating “she didn’t like long hair on boys and that Indigenous children shouldn’t have long hair,” according to Global News. The daycare’s license was cancelled by the Saskatchewan Ministry of Education.

“That was shocking to me that in this day and age, these things are still happening to our Indigenous children,” said Aleck.

As director of health and wellness for the səlilwətaʔ (Tsleil-Waututh) Nation, Aleck was moved to consider the experiences of boys in her local



Photograph from “The Boys Who Braid Their Hair” exhibition. Photo by Nancy Bleck and Derek Stevens Photography

school district, and wondered how she could share with them the teachings she received growing up.

“That’s when I came up with the idea to create this campaign for our young boys and men in our community.”

Aleck’s campaign, “The Boys Who Braid Their Hair,” started life as a two-day exhibition at the Polygon Gallery in early April, before touring to the Nature House at Maplewood Flats, where it is now on view.

The intention, said Aleck, is to uplift and to share snəw’eyəʔ (teachings). “To be able to foster a sense of pride and belonging, and a connection not only to our land and people, but also our heritage.”

Crucially, both the Polygon Gallery and Natures House are located on the shores of səlilwətaʔ (the Burrard Inlet) — the heart of səlilwətaʔ territory.

“As səlilwətaʔ, we are ‘People of the Inlet’ and our connection to water is so deep and profound our creation stories come from the mother inlet,” said Aleck.

With sweeping views of the ancient highway where səlilwətaʔ peoples have paddled since time immemorial, the Polygon exhibition displayed around two-dozen photographs by Nancy Bleck and Derek Stevens of səlilwətaʔ boys, men and Elders proudly wearing their long hair and braids in a series of family-style portraits.

Accompanying the photographs is a short documentary featuring interviews from Elders, men and Youth, and footage from the day of braiding and photography.

“The longer my hair grew, the more comfortable I became in my own skin,” said one Youth in the documentary.

Cedar bows lay in each of the four corners of the exhibition space, “to protect the spirit of the work, the spirit of the images, and to also ground and bless the space,” said Aleck.

Aleck said she was inspired by basketball star Michael Linklater’s “Boys with Braids,” an international movement that celebrates Indigenous boys and their hair. Linklater, who is nehiyaw (Cree) from Piyesiw-Awasis (Thunderchild First Nation) was bullied at school for his braids. But in 2014, he used his fame in sports to raise awareness and educate the public about

(cont. on page 11)

forum ^{BC}

Health & Dental Plans for Retirees and their Families



Conversion Plan

If converting within 60 days Pre-existing Coverage

Enhanced Conversion Plan

Pay Direct Drug Card Included. You must be converting from a previous Benefit Plan within 60 days to qualify for this Plan. Pre-existing Conditions are covered.

Value Plan

Guaranteed Issue Pre-existing Coverage Pay Direct Drug Card Included

Value Plus Plan

If converting within 60 days Pre-existing Coverage Pay Direct Drug Card Included.
Higher Limits & Travel Medical

Gold Value Plan

If converting within 60 days Pre-existing Coverage Pay Direct Drug Card Included.
Higher Drug Limits & Higher Travel Medical Limits

Platinum Plan

If converting within 60 days Pre-existing Coverage Pay Direct Drug Card Included.
Higher Drug Limits

CONVERSION PLAN

If converting within 60 days Pre-existing Coverage included

EXTENDED HEALTH BENEFITS

DRUGS: NO Pay Direct Card: Prescription Drugs 80% up to \$1000 per year. After 100% of eligible expenses, subject to maximums based on Pharmacare's eligible drugs.

(The Extended Health maximum benefit is \$35,000. Life Time Limit)

Medical Items: In Province expenses 80% when prescribed by a Physician. Limitations and restrictions apply.

Vision Care: Upon completion of 12 continuous months. Eyeglasses up to \$125 every 24 months.

Professional Services: Total combined benefit \$500 per calendar year per person. Chiropractors, Naturopaths, Physiotherapists, Massage Therapists, Podiatrists: \$500 per calendar year per person.

Medical Transport: In Province Ambulance Service Emergencies only. Emergency out-of-Province Eligible Expenses: when ordered by attending Physician maximum \$1000.

Audio (Hearing Aids): Up to \$500 per 5 year period per person.

Private Duty Nursing: Registered Nurse (RN) up to 720 hours per calendar year for an acutely ill bed patient in hospital in BC. Up to \$1000 when acutely ill and bedridden at home. Lifetime maximum is \$5000 per person.

Hospital Indemnity Benefit: If an insured is hospitalized \$10 per day from the 5th to the 90th day of hospitalization, provided not due to any pre-existing conditions.

Four Day Travel Medical Plan: Your \$35,000 lifetime EHB coverage will be automatically increased to \$500,000 whenever you leave BC on trips lasting NO more than 4 days. For longer trips call our office for rates on out-of-Province/Country Travel Medical.

Emergency Travel Assistance: Locating the nearest appropriate medical care. Handling medical evacuations and related transportation needs. Locating Legal assistance and replacing lost passports.

Accidental Death & Dismemberment: The maximum benefit payable in the event of death or dismemberment resulting within 365 days of an accident is \$25,000. This coverage terminates at age 70.

Final Expense Benefit: Based on actual funeral expenses of up to \$5000 per insured person if death occurs from any cause after 24 months of continuous coverage.

Dental (when added to your Extended Health):

PLAN (A): During the first 12 months of coverage under this dental plan eligible expenses will be reimbursed at 70% of the PBC fee schedule. Thereafter, the reimbursement percentage will be increased to 80%. Dental coverage will begin 3 months from the date you (and/or your dependents) are covered under the EHC plan. This is basic Dental Coverage with limits and restrictions. Check policy wordings for coverages.

	NO DENTAL	WITH DENTAL
SINGLE:	\$ 95.81	\$ 152.76
COUPLE:	\$ 188.83	\$ 303.18
FAMILY:	\$ 223.13	\$ 410.36

ENHANCED CONVERSION PLAN

Pay Direct Drug Card Included. You must be converting from a previous Benefit Plan within 60 days to qualify for this Plan. Pre-existing Conditions are covered.

EXTENDED HEALTH BENEFITS

DRUGS: Pay Direct Card INCLUDED: Prescription Drugs 80% only. 8% drug markup limit and a \$10 Dispensing Fee Cap. Based on Pharmacare's list of eligible drugs.

(The maximum benefit is \$35,000. Life Time Limit)

Same coverages as the Conversion Plan

Medical Items

Vision Care

Professional Services

Medical Transport

Audio (Hearing Aids)

Private Duty Nursing

Hospital Indemnity Benefit

Four Day Travel Medical Plan

Emergency Travel Assistance

Accidental Death & Dismemberment

Final Expense Benefit

Dental (when added to your extended Health Care) PLAN (A) The same coverages, wordings and reimbursement as the Conversion Plan

Plus: Enhanced Dental - Plan (B)

Coverage limit 50% with a \$1000 limit per person annually.

This represents an overview of coverages only. The BC Forum Master Policy wordings, limitations, and exclusions apply. E & OE

Other coverages for BC FORUM members:



- Out of Province/Country Travel Medical
- Guaranteed Issue Life Insurance
- Investment & Retirement Planning
- Long Term Care Insurance
- Individual Dental Plans

Metro Vancouver: **604-941-7430**
 BC Interior: **250-861-5200**
 Toll Free: **1-855-894-8111**

	WITH DENTAL
SINGLE:	\$ 225.90
COUPLE:	\$ 449.24
FAMILY:	\$ 614.52

VALUE PLAN

Guaranteed Issue (pre-existing conditions are covered)

DRUGS: Pay Direct Card Included

Prescription Drugs to age 79

Prescription Drugs 80% to a max. of \$600 per year
 Generic Drugs only, unless otherwise specified by physician

No Lifestyle

VISION CARE

\$125 every 24 months

Eye Exams up to \$50 every 24 months

PROFESSIONAL SERVICES

All paid from first dollar max. \$300 per year, per practitioner, per person

Chiropractor

Physiotherapist

Foot Care Professionals

Speech Therapist

Psychologist

MEDICAL TRANSPORT: Air & Land included

AUDIO

Hearing Aids plus Repairs or Replacement of parts
 \$300 maximum every 4 years

PRIVATE DUTY NURSING: \$1,000 max. per year

MEDICAL ITEMS: \$750 max. per year

ACCIDENTAL DENTAL: \$2,500 max. per year

OUT OF PROVINCE/COUNTRY TRAVEL MEDICAL

\$500,000 per lifetime; 15 day Emergency only
 Age limit 79 years old



	UNDER 70	AGE 70 AND OVER
SINGLE:	\$ 84.27	\$ 114.16
COUPLE:	\$ 127.43	\$ 187.19
FAMILY:	\$ 190.94	\$ 250.70

VALUE PLUS PLAN

You must be converting from a previous group plan within the last 60 days to qualify for pre-existing coverage. Limitations may apply.

DRUGS: Pay Direct Card Included

Prescription Drugs to age 79
 Prescription Drugs 80% to a max. of \$1200 per year
 Generic Drugs only, unless otherwise specified by physician
 Includes Oral Contraceptives, No Lifestyle

VISION CARE

\$125 every 24 months
 Eye Exams up to \$50 every 24 months

PROFESSIONAL SERVICES

90% max. to \$400 per year, per practitioner, per person
 Chiropractor Massage Therapist
 Physiotherapist Acupuncturist
 Foot Care Professionals Osteopath
 Speech Therapist Naturopath
 Psychologist

MEDICAL TRANSPORT: Air & Land included

AUDIO

Hearing Aids plus Repairs or Replacement of Parts
 \$400 max. every 4 years

PRIVATE DUTY NURSING: \$3,000 max. per year

MEDICAL ITEMS: \$1,500 max. per year

ACCIDENTAL DENTAL: \$2,500 max. per year

SEMI-PRIVATE HOSPITAL

\$200 per day; max. 25 days per year

OUT OF PROVINCE/COUNTRY TRAVEL MEDICAL

\$500,000 per lifetime; 30 day Emergency only
 Age limit 79 years old

DENTAL

Combined max. per person, per year
 \$500 first 12 months; \$750 next 12 months
 \$1,000 every 12 months thereafter
 Basic coverages 80% up to the limits above
 Basic Comprehensive coverages 80% up to the limits above

GOLD VALUE PLAN

You must be converting from a previous group plan within the last 60 days to qualify for pre-existing coverage. Limitations may apply.

DRUGS: Pay Direct Card Included

Prescription Drugs to age 79
 Prescription Drugs 80% to a max. of \$5,000 per year
 Generic Drugs only, unless otherwise specified by physician
 Includes Oral Contraceptives, No Lifestyle

VISION CARE

\$250 every 24 months
 Eye Exams up to \$70 every 24 months

PROFESSIONAL SERVICES

90% max. to \$400 per year, per practitioner, per person
 Chiropractor Massage Therapist
 Physiotherapist Acupuncturist
 Foot Care Professionals Osteopath
 Speech Therapist Naturopath
 Psychologist

MEDICAL TRANSPORT: Air & Land included

AUDIO

Hearing Aids plus Repairs or Replacement of Parts
 \$400 max. every 4 years

PRIVATE DUTY NURSING: \$5,000 max. per year

MEDICAL ITEMS: \$3,000 max. per year

ACCIDENTAL DENTAL: \$5,000 max. per year

SEMI-PRIVATE HOSPITAL

\$200 per day; max. 25 days per year

OUT OF PROVINCE/COUNTRY TRAVEL MEDICAL

\$5,000,000 per lifetime; 60 day Emergency only
 Age limit 79 years old

DENTAL

Combined max. per person, per year
 \$750 first 12 months; \$1,000 next 12 months
 \$1,200 every 12 months thereafter
 Basic coverages 80% up to the limits above
 Basic Comprehensive coverages 80% up to the limits above

PLATINUM PLAN

You must be converting from a previous group plan within the last 60 days to qualify for pre-existing coverage. Limitations may apply.

DRUGS: Pay Direct Card Included

Prescription Drugs to age 85
 Prescription Drugs 80% to a max. of \$7,500 per year
 Generic Drugs only, unless otherwise specified by physician
 Includes Oral Contraceptives, No Lifestyle

VISION CARE

\$300 every 24 months per person
 Eye Exams: \$75 every 24 months per person

PROFESSIONAL SERVICES

90% max. to \$400 per year, per practitioner, per person
 Chiropractor Dietitian
 Physiotherapist Podiatrist
 Massage Therapist Speech Therapist
 Psychologist Acupuncturist
 Osteopath Naturopath

MEDICAL TRANSPORT: Province of Residence only

AUDIO: \$400 max. every 4 years per person

PRIVATE DUTY NURSING: \$8,000 max. per year

MEDICAL ITEMS: \$4,000 per year per person

ACCIDENTAL DENTAL

\$5,000 max. per year per person

SEMI-PRIVATE HOSPITAL

\$200 per day; max. 25 days per year

DENTAL

Combined max. per person, per year \$1,500
 Included: Basic, Basic Comprehensive and Restorative services coverages 80% up to the max. limit per person per year

PRICING FOR ALL PLANS IS VALID FROM JUNE 1, 2023 TO MAY 31, 2024

	UNDER 70	AGE 70 AND OVER
SINGLE:	\$ 182.62	\$ 210.62
COUPLE:	\$ 315.15	\$ 371.15
FAMILY:	\$ 427.26	\$ 483.26

	UNDER 70	AGE 70 AND OVER
SINGLE:	\$ 281.13	\$ 321.58
COUPLE:	\$ 500.97	\$ 581.87
FAMILY:	\$ 625.56	\$ 706.46

	UNDER 70	AGE 70 AND OVER
SINGLE:	\$ 314.23	
COUPLE:	\$ 598.22	
FAMILY:	\$ 747.11	

HOW TO APPLY

BC forum

Membership Information

You must purchase a membership in BC Forum to be eligible for the BC Forum Benefit Plan

**Contact us today
regarding membership!**

BC Federation of Retired Union Members

#200 - 5118 Joyce Street (BCFL Offices)
Vancouver, BC V5R 4H1

Phone: **604-688-4565**
1-800-896-5678 (toll free)
Fax: **604-430-5917**

Email: bcforum@bcfed.ca
www.bcforum.ca

Other coverages for BC FORUM members:



CAUS

Financial & Insurance Services Inc.
A div. of Canadian Administrative Underwriting Services Inc.



Metro Vancouver: **604-941-7430**
BC Interior: **250-861-5200**
Toll Free: **1-855-894-811**

- Out of Province/Country Travel Medical
- Guaranteed Issue Life Insurance
- Investment & Retirement Planning
- Long Term Care Insurance
- Individual Dental Plans

Coverages arranged through:



Metro Vancouver: **604-941-7430**
BC Interior: **250-861-5200**
Toll Free: **1-855-894-8111**
Email: info@weconsultants.ca

To apply for any of our programs, email us at:
info@weconsultants.ca
and we will send the forms by email.

If you have any questions, or prefer to call us,
call the applicable number above and we will
mail you the application forms.

Ask us about other Financial & Insurance Programs available



CAUS

Canadian Administrative Underwriting Services Inc.



Metro Vancouver: **604-941-7430**
BC Interior: **250-861-5200**
Toll Free: **1-855-894-8111**

We can assist with the management of Pensions and Group Benefits through in-house ASO, Insured or Trusteed Plans. Specializing in:

- Collective Agreement Negotiations
- Reviewing Renewals
- Stand-alone Long Term Disability
- Quoting Benefit Plans & Assessing Options
- Retiree Benefit Programs for Individuals
- Bargaining Courses for Staff

(cont. from page 7)

the cultural significance of long hair for Indigenous boys and men.

“Individuals don’t really understand the teachings around touching somebody’s hair without permission,” said Aleck. “You’re interrupting the sacredness and their spirituality and the connection of that hair for that individual.”

Aleck also hopes the project helps to bridge the generational gap between young children and Elders. “Our Elders have the ability to share the teachings behind our hair, and what a blessing and a gift it is to be in this space and time where we have the right to choose to grow our own hair.”

Aleck recounted how painful it was to see the news about the child’s hair being cut in daycare and be reminded of the children whose hair was forcibly cut short at residential “schools.”

“It’s like reclaiming the strength that was taken from our grandparents,” said another Youth in the documentary.

səlilwətał has invited schools within the “North Vancouver” district to the exhibition at Nature House. It’s Aleck’s hope that this will begin a conversation and offer an opportunity for səlilwətał to visit those “North Vancouver” schools, and others, for further education.

“We want to share in a really kind and gentle way the respect that we have for ourselves, but also what’s really important is cultivating safe spaces within the school system for our children, and making sure that they’re culturally safe.”

In preparation for this, səlilwətał is developing an educational toolkit that includes a poster campaign.

Aleck says each poster will carry a cultural teaching. “For example, one poster will say ‘My hair is sacred, it holds my medicine.’”

“I think when we start framing the importance of hair and the connection to Creator and spirituality and who we are, then people will really identify that this is something that is sacred and to be respected.”



səlilwətał is looking for schools in “North Vancouver” interested in further education on the importance of hair to Indigenous Peoples. Photo by Amy Romer



George family, detail from “The Boys Who Braid Their Hair” exhibition. Photo by Nancy Bleck and Derek Stevens Photography

“The Boys Who Braid Their Hair” was on view at The Nature House at Maplewood until May 19, 2024.

Amy Romer is an award-winning visual journalist based in North Vancouver. Her work focuses primarily on human rights and the environment. She is a National Geographic Explorer and Global Reporting Centre grantee.

IndigiNews is an online source of Indigenous media which aims to provide digital journalism driven by Indigenous communities’ needs, while contributing to the long-term sustainability of independent Indigenous-centred media.

Find out more and subscribe to the IndigiNews newsletter to catch up on the latest stories at indiginews.com.

From the Office of the Seniors Advocate

The following are a few highlights of news from the B.C. Seniors Advocate, Dan Levitt and recent BC Government initiatives. For full details search Seniors Advocate – Government of British Columbia (seniorsadvocatebc.ca) and look up Newsletters, and <https://news.gov.bc.ca/releases> respectively.

Property Tax Deferral Applications Opening Soon

British Columbians who own their homes will begin to receive property tax notices this month. If you can't afford to pay your property taxes this year, consider applying for B.C.'s Property Tax Deferment Program, which allows eligible homeowners 55 and older, surviving spouses and persons with disabilities to defer paying their property taxes. The best time to apply

is right after receiving your property tax notice. Remember to renew your application every year to continue with the program. Find out more: <https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/defer-taxes#chapter-overview>

Affordable, accessible homes coming for seniors in Elkford

Seniors and people living with disabilities in Elkford will soon have access to 25 affordable rental homes with construction underway on a new development.

"These accessible and adaptable homes will allow seniors and people living with disabilities to live comfortably and independently, close to friends and family," said Ravi Kahlon, B.C.'s

Minister of Housing. "Through our Homes for People action plan, we're delivering thousands of homes across the province that meet the diverse needs of renters, and more are on the way."

Hospital-level care at home launches in Lower Mainland

Patients are benefiting from convenient, safe and timely acute-level care from the comfort of their own home as the Hospital at Home (HaH) program launches in several hospitals in Vancouver.

"Giving patients the option to receive safe and individualized care in their own homes not only helps with the recovery of the patient, but it also benefits the health-care system," said Adrian Dix, Minister of Health.



HOME INSURANCE IN BC
Your home. Your memories. Our coverage.

WATERCRAFT & RV INSURANCE
Relax. Enjoy your time off without worries.

TRAVEL INSURANCE
You're on the go. We've got you covered.

Retired Union Members Save \$\$\$ On Insurance

Home, Marine, RV and Travel Insurance

Call our professional, unionized brokers for a free quote

For a special discount, please mention that you are a member of BC FORUM

1-800-663-4200

www.wvins.ca

WV INSURANCE
WORKING VENTURES INSURANCE SOLUTIONS



To learn more about Hospital at Home, visit: <https://www.vch.ca/en/service/hospital-home>

Advance Care Planning Day

Harwinder Sandhu, Parliamentary Secretary for Seniors' Services and Long-Term Care, has issued the following statement in recognition of Advance Care Planning Day on Tuesday, April 16, 2024:

"Advance Care Planning Day is an opportunity to have conversations about our wishes for future health-care treatments. By planning ahead, we are able to put our beliefs and priorities at the centre of crucial decisions when we can't make them for ourselves.

"When our health-care preferences are shared with loved ones and care providers, we empower ourselves and

give people the direction they need to make important decisions on our behalf. When our family and trusted friends need to make difficult choices, they will have the reassurance and comfort of knowing that they are acting according to our requests.

To learn more about Advance Care Planning, visit: <https://www2.gov.bc.ca/gov/content/family-social-supports/seniors/health-safety/advance-care-planning>.

Shelter Aid for Elderly Renters (SAFER) Increase

The Province has made improvements to the SAFER program which will help support low-income senior renters. Current recipients will receive a one-time \$430 benefit and an

increase in their monthly subsidy. There will also be an increase in the income limit for eligibility so more seniors will be eligible. For more information about the SAFER program, and find out if you are eligible for rental assistance, contact BC Housing toll free at 1-800-257-7756 or visit the SAFER webpage.

SAFER Scam Alert

OSA has become aware of scams involving fraudsters contacting seniors via telephone and text message and inviting them to claim their benefit with the purpose of stealing banking and other personal information. Please note that **NO ACTION IS REQUIRED** for SAFER clients to receive their one-time benefit



Strong. Proud. United.

HEU: A powerful team to have on your side.

HEU is the union of choice for B.C. health care workers.



[/hospitalemployeesunion](https://www.facebook.com/hospitalemployeesunion) [@heu_in_bc](https://www.instagram.com/heu_in_bc) [@HospEmpUnion](https://twitter.com/HospEmpUnion) [heu.org](https://www.heu.org)

From the federal Minister for Seniors

It seems Minister O'Regan has transitioned from sending monthly updates to posting on social media. Here is what we've found on the Seniors in Canada Facebook page.

Mental health: crucial to well-being for older Canadians.

Mental Health Week is about the healing power of compassion – for others, for yourself and for the world around you. Learn about warning signs and coping strategies so you can help yourself and those you love <https://ow.ly/844w50RxgYo>.

Gardening: stay active and stay safe

1. Call or click before you dig: make sure the area is free of pipelines and cables (in BC call 1-800-474-6886)

2. Wear gloves to protect yourself from scraps or burns
3. Block the sun: Wear sunscreen and a hat when working in the yard.
4. Prevent pests: Check yourself for ticks and wear insect repellent.
5. Stay hydrated: Regardless of the weather, do drink enough water.

For more outdoor safety tips, check out <https://ow.ly/AmTG50Rw6Xb>.

Signs of an opioid overdose

Older adults are at higher risk of overdose, hospitalization and death from opioids. Some signs to look for:

- Blue or grey nails or lips.
- Dizziness and confusion
- Choking, gurgling, snoring sounds.
- Drowsiness or difficulty staying awake or can't be woken up.

- low, weak or no breathing.

For detailed info on opioids and how to stay safe, visit: <https://ow.ly/ZP5C50Rp423>.

Plan today to age in place!

Not sure where to start? Save this post and use our handy checklist to assess how prepared you or your loved ones are to age in place.

For all the details, visit: <https://ow.ly/zcPC50RqQXT>.

Have Your Say:

Share your ideas, opinions and preferences on services, supports and resources that could help older Canadians in the 2SLGBTQI+ community age in place! Go to <https://ow.ly/NOL550Ru6Aa>

BC FORUM Health & Dental Plans

Exclusively for BC FORUM members and their families

- If you are thinking of retiring
- If you are retired with few or no retiree benefits
- If you are still working but need benefits

Plans cover pre-existing conditions if converting from a previous group plan within 60 days. Some plans cover out of country medical if you are medically stable as per the policy wording. E&OE

For union products and services, contact us today:

www.weconsultants.ca
info@weconsultants.ca

Metro Vancouver: 604 941-7430
BC Interior: 250 861-5200
Toll free: 1 855 894-8111

We specialize in:

- Third Party Administration services (TPA)
- Health and Welfare plan design and management
- Health & Welfare Trusts and Pension Trusts - design and management
- Insurance Contract and Pricing negotiations
- Stand-alone Long-Term disability (including optional LTD programs for members)
- Benefit Bargaining Courses



Div. of CAUS Canadian Administrative Underwriting Services Inc.

Supporting BC FORUM has never been so important

Through our unions we saw the benefits of collective action. We know our voices are strongest when we stand in solidarity. That's where BC FORUM comes in. We are the only provincial organization that represents union members who have retired or are nearing retirement. We are an integral part of the labour movement, with formal representation in leadership bodies, and we maintain strong links with provincial and national seniors' groups. Here's how you can support and benefit from BC FORUM:

Renew your membership

Look at the mailing label on this edition of the Advocate to check whether your membership is now due for renewal. If your membership is about to expire, you can renew by mailing the coupon below to BC FORUM, 110 - 4295 Canada Way, Burnaby, BC V5G 1H1; or renew online at www.bcforum.ca.

Encourage your friends to join!

Together, we can make a difference for ourselves and our families. Please encourage friends, colleagues and family members to join!

Many unions cover first year dues

BC FORUM actively welcomes union members who are 50 and better, working or retired, and the list of unions that cover the first (and some up to three years!) membership for their qualified members keeps growing! If you're not yet a member, contact your union for details. Solidarity makes us strong!



Extend the benefits of membership to your spouse

BC FORUM has always provided free \$2,500 Accidental Death and Dismemberment insurance coverage to members.

We are proud to extend this coverage to members' spouses at the low cost of \$5 per year. All you have to do is check the appropriate box when you apply or renew your membership. BC FORUM's AD&D coverage is valid until you reach age 86, the maximum age we were able to negotiate.



Your expiry date is on the mailing label. BCGEU, BCFMW, HSA, MoveUp, CEU, CUPE Locals 386, 402 and 7000; UFCW 1518, Heat and Frost, and LiUNA 1611 pay first year dues for qualified members.



B.C. Federation of Retired Union Members • 110-4295 Canada Way, Burnaby V5E 1H1
604 688-4565 • 1 800 896-5678 • Fax: 604 430-5917 • bcforum@bcfed.ca • www.bcforum.ca

Membership: Application Renewal New address

Name: LAST FIRST INITIAL

Address: STREET ADDRESS CITY POSTAL CODE

Phone: E-mail:

Union: Date of birth:* DAY MONTH YEAR

Spouse's name: Spouse's birth date:* DAY MONTH YEAR

Single membership:	<input type="checkbox"/> \$20 - 1 year	<input type="checkbox"/> \$49 - 3 years
With AD&D for spouse:	<input type="checkbox"/> \$25 - 1 year	<input type="checkbox"/> \$64 - 3 years
<input type="checkbox"/> Cheque	<input type="checkbox"/> Visa	<input type="checkbox"/> MC Expiry <input type="text"/> / <input type="text"/> CVV* <input type="text"/>
Card number:	<input type="text"/>	

.....
SIGNATURE

Date of application: DAY MONTH YEAR

* Required for Accidental Death & Dismemberment group insurance coverage to age 86.
* Credit card companies now require the CVV for payment to be processed.

Why we need the Rights of Older Persons

By Diane Wood, BC FORUM Director, BCGEU

The stereotyping and treatment of older people during the COVID-19 pandemic provided a stark wake-up call that society faces an urgent ethical, moral and legal imperative to establish effective ways to address ageism and enhance and protect the human rights of older persons. More inclusive and equitable laws, policies, structures and services are fundamental to eliminating ageism in healthcare, social services, workplaces and media, and will also help to significantly reduce ageism in general - in society, communities, and families, as well as self-ageism.

We need a paradigm shift around age and aging narratives. We need adoption of laws, policies, and practices that support the human rights and social inclusion of older persons, ensuring this fast-growing demographic receives due profile and consideration.

The Canadian Coalition Against Ageism is engaging Canadian Non Governmental Organizations in working toward achieving a United Nations convention on the rights of older persons by:

- Positioning Canada as a nation that values the contributions of older persons in society
- Making Canada a world leader and partner in this movement for social change and global change efforts
- Engaging Canadians to support a United Nations convention on the rights of older persons, for creating a tool for a legally binding mechanism to ensure the protection, enforcement, and redress of human rights of older persons as well as promote awareness, education, and other activities to counter ageism.
- Engaging policy and law makers' participation and political commitments to eliminate ageism in Canada

- Engaging with diverse sectors, communities, and stakeholders to create a national movement to combat ageism and a paradigm shift around age and aging narratives

While other forms of discrimination such as racism and sexism are widely condemned, ageism disappointedly remains accepted and unchallenged in many situations. Ageist attitudes and beliefs held towards older persons, and the actions resulting from them, along with a general lack of social awareness of ageism, have negative health, social, societal and economic impacts.

Ageism violates human rights, and yet the laws, policies, structures and practices to address these infractions are not applied, or do not exist! In fact, ageism is a barrier to the development of quality programs and policies that can apply a prevention lens to help safeguard against future harm.

Political will and visionary leadership are required to bring about any significant social change regarding ageism.

An increasing number of coalitions and partners are increasing awareness, amplifying voices and broadening advocacy efforts to bring about a UN Convention on the Rights of Older Persons.

BC FORUM, the Canadian Labour Congress which passed a resolution at their last convention submitted by the Congress of Union Retirees of Canada (CURC), as well as the National Pensioners Federation (NPF) and the Council of Senior Citizens' Organizations of BC (COSCO), are all advocating for a UN Convention on the Rights of Older Persons. At the 14th Session of the UN Open Ended Working Group on Ageing held in May this year (this is an annual session) the work continued towards achieving a UN convention. We were represented by a delegate from the NPF (BC FORUM is an affiliate) and a delegate from COSCO (BC FORUM is a member).

Achieving the goal of a UN Convention on the Rights of Older Persons continues to require ongoing investment and sustained long-term efforts by many local and global coalitions and members of civil society. We must uphold older persons rights to be valued members of society as we work towards the development and implementation of a UN convention which would provide a legally binding instrument to address the egregious human rights violations older persons experience.

New address? New e-mail address?

Please send your new address and e-mail address to BC FORUM. You can mail in the form on page 15, or you can reach us by telephone at 1.800.896.5678 (toll free) or 604.688.4565; or by email at bcforum@bcfed.ca.



Please check the expiry date on your label. Is your membership due for renewal?
