



4060 Regent Street, Burnaby, BC V5C 6P5
Tel: 604-433-2268 or 1-800-663-9991 local 2247
Fax: 604-433-7945 or 1-888-284-2222
Email: retireebenefit@bcnu.org

Dear Retiree,

The British Columbia Nurses' Union and the other member of the Nurses' Bargaining Association (Union of Psychiatric Nurses and Health Sciences Association), negotiated the conversion of one percent (1%) of the 2008 market adjustment to provide funding for inflation protection and benefits for retirees (the "Benefit").

The Benefit is only available to a Nurses' Bargaining Association union member and does not cover spouses and dependents. The amount of the Benefit provided by this program at this time is:

- Members of Municipal Pension Plan (MPP) will receive 50% of the Medical Services Plan premium. The MPP subsidizes 50% currently.
- Members of the Canadian Blood Services Pension Plan (CBS) will receive 50% of the Medical Services Plan premium. CBS does not subsidize benefit premiums.
- Member of the Public Service Pension Plan (PSPP) will receive 33% of the Medical Services Plan premium. The PSPP subsidizes 66% of the premium.

See Q&A for further information.

Payments are subject to change and depend on the availability of funds in the program.

Enclosed is your application form. It must be completed and returned to us as soon as possible.

Eligibility criteria:

To be eligible for this benefit you must meet the following criteria:

1. You must have retired as a member of one of the unions in the Nurses' Bargaining Association under the Provincial Collective Agreement (BCNU, UPN, HSA).
2. You must be receiving a pension from either of the following pension plans: MPP, the PSPP or the CBS.
3. For members of the Municipal and Public Service Pension Plans, you must be paying part or all of the premiums for the Medical Service Plan (MSP) from your pension plan to receive a payment.

Ineligibility:

There are many former members of the British Columbia Nurses' Union (BCNU), Health Sciences Association (HSA) and Union of Psychiatric Nurses (UPN) and other unions in the health sector who do not qualify under the above criteria. It is important to understand that the funding for the benefit program comes directly out of the wages of nurses working under the Provincial Collective Agreement. *See Q&A for examples.*

Members of the Municipal Pension Plan

If you are a member of the Municipal Pension Plan, your name and your Social Insurance Number will be submitted to the administrator of the Municipal Pension Plan, the Pension Corporation of British Columbia. The Pension Corporation will verify that you are a member of the MPP and that MSP was deducted from your retirement benefit. You do not have to provide any further information at this time. Reimbursements will occur twice per year, in May and in November. You will be reimbursed up to \$27 per month.

Members of the Public Service Pension Plan and the Canadian Blood Services Pension Plan

You **MUST SUBMIT** a statement showing that you paid a portion of your MSP premiums yearly or every six months if you wish to be reimbursed. The Public Service Pension Plan will likely mail a statement to you at the end of January and at the end of July. Payments will not be automatic. You must send your statements to: BCNU, 4060 Regent Street, Burnaby, BC V5C 6P5 or fax them to: 1-888-284-2222 as soon as you receive them. Reimbursements will occur twice per year, in July and in December. You will be reimbursed up to \$18 per month for individual coverage and up to \$16 per month for two person coverage.

Banking information

You are encouraged to arrange to have payments directly deposited into your bank account. Please complete and sign the attached Direct Deposit Authorization form with formal bank stamp OR attach a VOID cheque and send it with your application form.

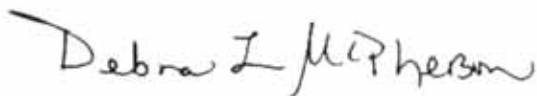
Taxation information

The payment for reimbursement of MSP premiums is taxable and will be reported on a T4A. Federal income tax will be taken out and you will receive an amount less than the full MSP premium. No other deductions are made.

Need more information?

If you have questions, leave a message with BCNU at 604-433-2268 or 1-800-663-9991, ask for LOCAL 2247 or email retireebenefit@bcnu.org. The voice mail box and email address are regularly monitored.

Yours truly,

A handwritten signature in black ink that reads "Debra L. McPherson". The signature is written in a cursive style with a large initial 'D' and 'M'.

President of BC Nurses' Union

Questions & Answers

Q: I am a former member of the BCNU, HSA or UPN but have been told that I am not eligible for the Benefit. Why am I not eligible?

A: Below are a few examples of former union members who are not eligible for the retiree benefit. You are NOT eligible:

- if you terminated employment prior to retirement and retired when you were not a member of one of the NBA unions. For example, if you terminated employment as a Registered Nurse and member of BCNU at a hospital in BC and went to work at a doctor's office prior to retirement, you are not eligible;
- if you were a union member but were employed at Riverview or Oak Bay Lodge or any other site covered by the Nurses Master and Component Agreement with the provincial government when you retired;
- if you retired in a non-union position such as a nurse manager;
- if you retired as an employee in health care but your union was not under the Nurses' Bargaining Association such as the Hospital Employees Union.

Q: Why is the amount for members of the Public Service Pension Plan less than the amount given to members of the Municipal Pension Plan and Canadian Blood Services Pension Plan?

A: The intent of the Benefit program is to ensure that plan members do not have to pay any of the cost of the MSP premium. The subsidy provided by the PSPP and MPP are different. The MPP subsidizes 50% of the MSP premium while the PSPP subsidizes 66.66%. If the amounts of the subsidies change, the amount of the Benefit will be reviewed.

Q: My spouse pays the MSP premiums under his plan. Should I send in the application form?

A: Yes. Firstly, you may at some time in the future begin to pay MSP premiums from your pension. Secondly, the Benefit could in the future top up the other benefit premiums: Extended Health and/or Dental. By sending in the application form now and when you begin to pay MSP premiums through your pension plan, you simply have to let us know this and your reimbursement will begin.

Q: Why do members of the PSPP and CBS plans have to send in their MSP statements and MPP member do not?

A: We have an agreement with the Municipal Pension Board of Trustees allowing BCNU to work with the Pension Corporation to verify Plan membership and enrolment in MSP. We do not have the same agreement with the Public Service Pension Board of Trustees. As CBS does not have a benefit program for its members, they have no information on enrolment in MSP.

Q: What is the difference between "Employer at Retirement" and "Worksite at Retirement"?

A: If you retired within the last eight years, your employer will be one of the current Health Authorities and your worksite will be where you actually worked. If you do not know your Health Authority, fill in your worksite only. If you worked in the community or mental health, please provide the city in which you worked so we can identify the appropriate Health Authority. For example, if you worked in mental health in Victoria, fill in the Worksite as Victoria Mental Health.

Q: When will I receive my reimbursement?

A: Municipal Pension Plan and Canadian Blood Services members will receive their reimbursement in June and December of each year. Public Service Pension Plan members will receive their reimbursement in March and September of each year. These dates are subject to change and if you have any queries please call BCNU at 604-433-2268 or 1-800-663-9991, ask for LOCAL 2247.

NBA RETIREE BENEFIT PROGRAM APPLICATION FORM

This application form permits retired members of an eligible union in the Nurses' Bargaining Association to apply for a top up to the benefit premiums paid for by retired members (the "Benefit"). This Benefit will be administered directly by the British Columbia Nurses' Union (BCNU). In order for BCNU to administer this program effectively and to ensure that only eligible retirees receive the Benefit, BCNU must collect the personal information listed in this application.

Your privacy will be protected by restricting the collection, use and disclosure of your information solely for the purposes of administering this program including the verification of your eligibility. Your Social Insurance Number is required in order to report taxable income.

Eligibility Criteria

To be eligible for this benefit you must meet the following criteria:

1. You must have retired as a member of one of the unions in the Nurses' Bargaining Association under the Provincial Collective Agreement (BCNU, UPN, HSA).
2. You must be receiving a pension from either of the following pension plans: MPP, the PSPP or the CBS.
3. For members of the Municipal and Public Service Pension Plans, you must be paying part or all of the premiums for the Medical Service Plan (MSP) from your pension plan to receive a payment.

For information on eligibility, including examples, please refer to the Questions and Answers (Q&A) section of covering letter.

Instructions:

1. Fill in any blank boxes – we require complete information (with the exception of the email address which is optional) for you to receive your Benefit. Review the Q&A to assist you in completing the application.
2. Fill out the Declaration on the reverse side in front of a notary or commissioner (your local Seniors Centre should be able to provide you with names of Commissioner's within your local community that can do this free of charge).
3. Sign and date the consent form if you are a member of the Municipal Pension Plan.
4. Fill out the Direct Deposit form and attach a void cheque or take the form to your bank to authorize the direct deposit and provide you with a bank stamp.
5. Mail the application and direct deposit authorization to:
BCNU Retiree Benefit Administrator, 4060 Regent St., Burnaby, BC V5C6P5.



NBA RETIREE BENEFIT PROGRAM APPLICATION FORM

PERSONAL INFORMATION		
Last Name <u>(AS IT APPEARS ON PENSION STATEMENT)</u> :	First Name <u>(AS IT APPEARS ON PENSION STATEMENT)</u> :	Middle Initial:
Name at date of retirement, if different from above:		
Address:		
City:	Province:	Postal Code:
Phone:	E-mail Address (Optional):	
Date of birth (mm/dd/yyyy):	Social Insurance Number (SIN):	

EMPLOYMENT INFORMATION	
Employer at retirement:	Worksite at retirement:
Month & Year of Retirement (mm/yyyy):	Union at retirement: <input type="checkbox"/> BCNU <input type="checkbox"/> HSA <input type="checkbox"/> UPN <input type="checkbox"/> HEU <input type="checkbox"/> Other _____

PENSION INFORMATION
I am a member of:
<input type="checkbox"/> Municipal Pension Plan <input type="checkbox"/> Public Service Pension Plan <input type="checkbox"/> Canadian Blood Services Pension Plan
I pay part or all of the premiums for: <input type="checkbox"/> MSP <input type="checkbox"/> Extended Health <input type="checkbox"/> Dental

SENIOR SERVICES
COMMISSIONERS FOR TAKING AFFIDAVITS FOR BRITISH COLUMBIA

This is a list of Commissioners who will take the affidavit free of charge for seniors. This list is not comprehensive. Please contact your local Service Canada, City Hall Senior's Centre or Lawyers office to see if they know of a local Commissioner or Lawyer who will take the affidavit free of charge for you.

City	Organization	Contact Details	Notes
Castlegar	Castlegar and District Community Services Society (CDCSS) Senior Citizen Counsellor Program - Castlegar	1007 22nd Street Castlegar, BC V1N 1Y4 Tel: 1-250-365-2104 Fax: 1-250-365-2154 Email: cdcsc@telus.net	Available on Wednesdays by appointment with the Seniors Counsellor.
Duncan	Seniors Resource & Support Society-Cowichan	#1 Kenneth Place Duncan, BC V9L 5G3 Tel: 1-250-715-3889 Fax: 1-250-748-3509 Email: srss@shaw.ca	Call to make appointment.
Kamloops	Norkam Senior's Housing Co-op Association	730 Cottonwood Ave. Kamloops, BC V2B 8M6 Tel: 1-250-554-2499	Call Brian Thomson, resident senior counsellor, for appointment.
Langley	Langley Senior Recreation and Resource Centre	20605 51B Avenue Langley, BC V3A 9H1 Tel: 604-530-3020 Fax: 604-532-1320	Available Tuesday and Thursday mornings, but call ahead.
Nakusp	Interior Health Seniors Counsellor	Tel: 1-250-265-4656	Call to make appointment.
Salmon Arm and the Shuswap	Fletcher Park Seniors Resource Centre	BC Tel: 1-250-832-7000 Email: seniorsresourcecentre@sunwave.net	The Commissioner is currently applying for re-appointment.
Surrey	Kinsmen Place	13333 Old Yale Road Surrey, BC V3T 5A2 Tel: 604-588-0445 Fax: 604-588-7211 Email: info@kinsmenplace.org	Only available to members of the Kinsmen Place Lodge
Vancouver	411 Seniors Centre Society	411 Dunsmuir St. Vancouver, BC V3T 5A2 Tel: 604-684-8171 Web: www.411seniors.bc.ca	Available daily.
Vernon	Seniors Information and Resource Bureau	3205 31 st Avenue Vernon, BC V1T 2H2 Tel: 1-250-545-8572 Fax: 1-250-545-0091 Email: sirb@socialplanning.ca	Available Monday – Thursday.