

THE ADVISOR

Municipal Pension Plan AGM

The MPP AGM was held October 12, 2023.

Climate action, the reduction and continued measurement of our carbon footprint, responsible investing, and climate related disclosure was a major theme of this year's MPPBC AGM. The MPP's goal is to achieve a reduction of our carbon footprint by 55% by 2030 and net zero greenhouse gas emissions by 2050.

Well funded with 71.5 billion in assets, the 2022 investment recorded a loss of 3.5%. The long-term rates of return indicate better the health of the plan however, and the MPP five-year rate was 6.7%, well above the benchmark of 5.2%. Still a lot of uncertainty in the marketplace, the rate stabilization account is 4.07 billion.

The MPP board of trustees recently developed strategic plan lists being a responsible investor, continuing to strengthen plan awareness, and gaining advantage with size, as their direction over the next three years.

The 2022 MPP Annual Report is now available at: <https://www.mpp.pensionsbc.ca/annual-report>

Twenty-five questions posted on-line by members were answered and the meeting closed well before noon with the announcement that next year's AGM, again in a virtual setting, will be on October 17, 2024.

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Meet MPRA Members Evanna Brennan, RN, O.B.C. (left) and Susan Giles, RN, O.B.C

Evanna and Susan were surprised and 'over the moon' when they learned that they were to be honoured with the civilian honour for merit, the Order of British Columbia. The Order honours residents for "conspicuous achievements...(and) the highest honour amongst all others conferred by the British Columbia Crown". An honour, indeed, to acknowledge the commitment of two nurses who over the past 40+ years administered nursing care to Vancouver's Downtown East Side (DTES) homeless population.

They were employed by what is now called Vancouver Coastal Health (VCH), and that's where they met around 1979. They were paired together, and with other paired nurses they rotated in the various areas of Vancouver. But the DTES side drew them in, and when the jobs were re-organized, Susan and Evanna realized that they both wanted to stay and help the unfortunate DTES population. That's what they did until retirement in 2012.

The 1990s was about the time of the AIDS epidemic and the need to educate people. Homelessness includes drugs and infections and generally a spiral of downward health. Susan and Evanna admit they had their work cut out for them, but first, they had to gain the trust of those who were not accustomed to being helped.

They provided what the patient needed: education (use a clean needle!), a 'crater' wound that needed to be cleaned and bandaged (regularly), taking medication (daily). They offered no

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Terry Erskine, President

President's Message

With the change in weather the colours of autumn have come and gone for most of us. Some of the cycling and kayaking activities are slowing down and the chill in the air is taking the edge off these great outdoor activities. A lot has happened since our June Advisor. First, I want to congratulate our V/P of Communications Howard Brown and our staff Lorraine and Gail for the wonderful job they did on our 2023 summer edition of "The Advisor". I have received many positive comments on the quality and content of the newsletter.

We have moved to a new system for production and the membership seems to be very satisfied.

Wildland Fires in our Province

During this last summer many of our members in numerous parts of the province have been impacted by wildfires. We have heard reports of fires impacting structures and wildland. The fire loss was catastrophic and this was happening at various locations simultaneously. Wildland Fire Fighters were stretched very thin and were joined by a number of structural fire fighters from across B.C.

The staff from our Kelowna office were evacuated and our office was placed on evacuation alert. Our staff left the area to a safe location and our office was closed for a week. Recently I saw a presentation on how to "Fire Smart" one's residence. Fortunately, we have trained evaluators who can not only assess properties but also train people on how to Fire Smart their residence. I would encourage all of you to have a Fire Smart Coordinator do a presentation in your district and have them evaluate your homes. I can't over emphasize how important this is.

Consumer Price Index (CPI) and Cost of living

The September 2022 to September 2023 Consumer Price Index (CPI) has been announced and it is 3.8 %. This number is an amount that the Municipal Pension Plan has historically used as a guide in establishing the cost of living on your pension. Any increase is determined by the MPP and is not a guarantee. Many factors are taken into consideration and the health of the plan is certainly one. We are encouraging the MPP to give the retirees in the plan the full CPI. The announcement for this will be in January 2024.

Municipal Pension Plan 2023 AGM

The MPP AGM was held online on October 12, 2023 and was very well done. In this addition of The Advisor you will see an excellent summary of the meeting. An area I would like to draw your attention to is the net zero goal and the target date that the MPP have endorsed.

Senior Advisory Committee

At our last convention the delegates endorsed a resolution to encourage local city and municipal governments to establish a type of committee that might guide municipal councils on seniors' issues in their communities. Many districts went to work at the local level to try and get groups established to give meaningful input on seniors' issues. I would encourage all districts to investigate the existence of Seniors' Advisory Committees and report any findings to the MPRA Provincial Office. We are sending out letters to every municipality, city, district and regional district to find out where Senior Advisory Committees exist.

We will be reviewing the terms of reference and sharing it with the districts in our association. B.C. has approximately 1,000,000 seniors (over 65) which is approximately 20% of the province's population. It is important that our issues are addressed and that all levels of government are aware of and develop plans to rectify any shortfalls.

Reflection on our 20th Anniversary

Much has happened since the formation of the MPRA. Like many organizations we have grown and branched out into more areas that affect our members. Continuing to monitor our plan and benefits has become more and more important. We continue to advocate for our members so that the Trustees who oversee our plan keep our pensions whole and give meaningful consideration to maintain and improve our benefits.

The MPRA Provincial Executive Board has not only regional representation, but also expertise and experience on the issues that we need addressed. We owe a lot to the founding members of the MPRA who built the foundation that we expanded upon today.

Closing remarks

We have had a great year and I would like to thank the members for all of your help and assistance. Credit for team effort on many tasks goes to the Provincial Executive, the District Executives, the membership, and our strategic partners who have helped us achieve much in 2023.

This year is coming to a close and we have much to be thankful for. I hope you, your families, and friends have a good holiday season as we look forward to 2024.

Provincial Executive 2023 - 2025

Provincial President

Terry Erskine

1st Vice-President

Ed Pakos

2nd Vice-President

Bev Dobbyn

Vice-President at Large #1

Rod Drennan

Vice-President at Large #2

Terri Griffin

Provincial Secretary

Doreen Myers

Provincial Treasurer

Jean Perog

Vice-President of Communication

Howard Brown

Regional Vice Presidents

Vice-President Vancouver Island

Bob Emery

Vice-President Lower Mainland

Chris Ferguson

Vice-President Fraser Valley

Vacant

Vice-President Thompson/Okanagan

Tracy Quewezance

Vice-President Kootenays/ Out of Province

Janice Broadhurst

Vice-President Cariboo/Northern BC

Betty Walters

Two Vice-Presidents at Large

Lower Mainland/Fraser Valley

Lee Massey

Betty McGee

Retiree Trustees

Don Sutton

Terri Griffin

Founding Members

Gay Burdison, Wally Gollub

Cliff Ivers, Mary Polak

Steven Polak, Keith Wilson

2024 Biennial Reporting Meeting

The 2024 Biennial Reporting Meeting will be held via zoom on Thursday May 16, 2024, beginning at 9:30 A.M. pacific standard time. More information will be provided closer to the date.

MPP AGM

Continued from pg 1

MPP Trivia:

- 421,666 active, inactive, and retired members
- 123,908 retired members
- 240,549 active members working for 971 employers
- Male 27%, Female 73%, Gender X 0.1%
- 2.7 billion in pension payments, 2.6 billion from member and employer contributions
- The oldest member is now 108 and the youngest 18.

A full recording of the 2023 AGM can be found by clicking the link:

[Get the recording](#)

BC Investment Corporation (BCI)

Gordon Fyfe, CEO of BCI, reported that although the economy is slowing, and the Bank of Canada is making decisions on a meeting-to-meeting bases, they are adamant to get inflation back to 2%. Getting people to spend less by making us feel less wealthy.

Currently very liquid, BCI is preparing for the long-term, having the ability to purchase assets at a reduced cost. Diversifying, BCI is acquiring more types of assets while reducing the commercial real estate to 20%, from 40% of their portfolio.

Decisions in 2016 to recruit internal management teams, with the benefit of gaining control over company decisions, have resulted in a savings of 1.5 billion dollars.

BCI has hired sixteen people including Jennifer Coulson, the first global head of the Environmental, Social, and Governance (ESG), to work with bad actors within the portfolios to find ways of reducing their carbon footprint.

For more information on BCI go to:

[BCI - BC Pension Fund & Public Sector Investing](#)

Municipal Retiree Benefit Trust (MRBT)

As of December 31, 2022, the trust had 157.2 million in total assets and total liabilities of 20.1 million, resulting in 137.1 million in net assets available for benefits. The recently finalized evaluation shows that, although not guaranteed, the trust had enough money to fund 31.3 years of benefits at the current benefit and subsidy levels. Based on these results, and a funding policy target of 35 years of benefits, the MRBT board has decided not to make any material changes to the retirement group benefits at this time.

Trust sustainability is a balancing act between increasing or decreasing subsidy levels and enhancement or reduction of the benefits covered by the program. Benefit cost plus inflation plus higher usage has resulted in a higher cost of providing benefits.

For more information or to contact the MRBT go to:

<https://www.mpp.pensionsbc.ca>

Click the "About Us" then "Who We Are" tabs.

Beneficiary Information

Members are also reminded to keep their beneficiary information current with the Municipal Pension Plan. Keeping this information up to date assists in reducing possible delays with survivor's benefits where applicable. Information regarding death benefits, including the steps to take when a member dies, is now available on the MPP website.



Gary Yee, Board Chair BC's Municipal Pension Plan Board of Trustees

Since 2005, Gary has been serving as a Pension Coordinator with CUPE. In 2014, he was appointed by the Municipal Employee's Pension Committee (MEPC) to the Municipal Pension Board of Trustees. Since 2015, he has taken on the roles of Vice-Chair and Chair interchangeably. Gary is dedicated to fostering positive relationships with all stakeholders, constantly striving for improvement. One example of this commitment is the board's decision, influenced by stakeholder feedback, to shorten speeches at recent AGMs, allowing for an extended question-and-answer period.

Rapport with the MPRA, always strong, continues to improve with widened communication channels. The semi-annual meetings held with trustees and MPRA continue to yield productivity and positive responses. Gary expressed satisfaction regarding the invitation to join the 2023 MPRA Biennial Convention. Reflecting on the experience, he remarked, "Celebrating the MPRA's 20th anniversary was fantastic, providing a wonderful opportunity to connect with retirees." He is committed to trying to attend future conventions.

Looking ahead, Gary points to the MPP three-year strategic plan focusing on Responsible Investment, Plan Awareness and Plan Expansion. Over the next three years, the board will act on its goal of a net-zero portfolio by 2050, continue to enhance communications to plan participants, review the enrolment eligibility rules for non-full time employees and encourage currently eligible employees to enroll and future members to enroll when first eligible.

The cautious removal of the cost-of-living adjustment (COLA) cap until the next valuation allows the board a little more flexibility in determining the COLA amount for the next two years. However, as any adjustment will be added for the life of the pension, it must be sustainable, and can't be higher than the increase in the Canadian consumer price index (CPI) for September to September. The COLA for 2024, if granted, will be announced in the November 2023 board meeting highlights, which will be posted to the plan website in December; it will also be included in the winter issue of *Pension Life*.

Contact the Municipal Retiree Benefit Trust

The Municipal Retiree Benefit Trust has a secretariat office to support its Board of Trustees. For questions relating to the retiree health benefit program rules or policies, please contact the Municipal Retiree Benefit Trust Secretariat.

For questions about health coverage and claims, please contact Pacific Blue Cross. For benefits enrolment and eligibility questions, please click *Contact us* at the bottom of this page.

Mailing address

Municipal Retiree Benefit Trust Secretariat
c/o Healthcare Benefit Trust
Attention: Terri Thompson, Board Secretary
350 - 2889 East 12th Avenue
Vancouver, BC V5M 4T5
Email : contact@bcmrbt.ca



Seniors Advocate Report Billions More Reasons to Care Contracted Long-Term Care-Funding Review Update

In this report, Seniors Advocate Isobel Mackenzie provides a second review into government's funding of publicly subsidized for-profit and not-for-profit operated long-term care homes and has again found spending differences impacting care for residents, many cost increases exceeding inflation, a lack of clarity on many reported expenses and inequitable funding for capital assets. The report Billions More Reasons to Care is a follow up to a report released in early 2020 looking at the same issues.

Highlights

The report examined five years of financial reports for over 90% of B.C.'s publicly subsidized contracted long-term care facilities and found that between 2017/18 and 2021/22:

- Direct care staffing costs increased 33%;
- Indirect care staffing costs increased 33%;
- Building costs increased 18%;
- Supplies and administrative costs increased 61%; and
- Profit increased 113%.

The report found patterns of spending were different in for-profit facilities compared to not-for-profit facilities including:

- Not-for-profit facilities spent 25% more on resident direct care and 27% more on indirect care than for-profit facilities.
- For-profit facilities spent 66% more per bed on building costs than not-for-profit facilities.
- For-profit facilities earned 7 times as much profit as not-for-profit facilities; and
- Not-for-profit facilities delivered 93,000 hours more of direct care than they were funded to deliver, and for-profits delivered 500,000 hours less than they were funded to deliver in 2021/22.

The report includes four recommendations

1. Funding for care must be spent on care.
2. Improve accuracy and transparency of monitoring and reporting for compliance with publicly funded care hours.
3. Define profit.
4. Make revenues and expenditures for publicly funded care homes available to the public.

View full report on the MPRA website or

<https://www.seniorsadvocatebc.ca/reports>.

Source: Office of the Seniors Advocate

Concerned members are urged to contact their MLA by phone, letter, or email.

The social workers association of BC and the BC Association of Social Workers have both launched letter writing campaigns asking Premier David Eby, Health Minister Adrian Dix, Parliamentary Secretary Harwinder Sandhu, and Assistant Deputy Minister of Health Ross Hayward, as well as local MLAs, to come up with an action plan that will improve quality of life for the estimated 30,000 British Columbians in long-term care today. Only needing to fill in your name and postal code,

the letter will be automatically forwarded to the above and your MLA. You can participate in the petition at:

<https://act.newmode.net/action/bc-association-social-workers/take-action>

Plans to retire

Isobel Mackenzie, the Seniors Advocate for BC has advised the government of her intention to retire on March 31, 2024, suggesting that they begin the process to find her successor. For her full statement, read: <http://ow.ly/T7lz500ISf0>

MPP Organizational Structure

The Municipal Pension Plan is a joint trusteeship. This means that representatives of both plan members and plan employers share management of the pension plan. These management responsibilities include administering the plan and investing the assets of the pension fund.

The plan employer partner is the government of BC and the Union of BC Municipalities. The plan member partner is Municipal Employees' Pension Committee. The plan partners and other appointing authorities representing plan employers and members appoint 16 primary trustees to the board and may appoint an alternate trustee for each primary trustee.

Employer trustees are appointed by

- BC Public School Employers' Association
- Government of BC
- Health Employers Association of BC
- Union of BC Municipalities

Employee trustees are appointed by

- BC Police Association & BC Professional Fire Fighters Association
- BC Nurses' Union
- Council of Joint Organizations and Unions
- Canadian Union of Public Employees, BC Division
- Health Sciences Association of BC
- Hospital Employees' Union
- Municipal Employees' Pension Committee

From the MPPBC website

Note: The MPP chair is normally selected from the employer and employee trustees in alternate years with the other selecting the vice-chair. Visit the MPPBC website for more information.




Chelsea Kittleson MPPBC Executive Officer

Chelsea Kittleson has been appointed as executive director of the Municipal Pension Plan effective November 15, 2023. She succeeds Judy Payne, who is retiring after serving as executive director since 2014. The MPRA Provincial Executive wish Judy a healthy and happy retirement and look forward to our relationship with Chelsea.

Continued from page 1 **Meet MPRA Members**

criticism, no judgement, they listened, they laughed with the patient, and if necessary, as in this example – they purchased a can opener for the patient who was laid-up in a room with only a tin of food to eat. They held care clinics ‘where the people were’; this could be a back alley, or shelter. This was holistic medicine in action.

It soon became clear that their work as nurses did not include ‘saving’ anyone, but simply giving each poor soul a little hope, sunshine, cheer for that day. One day at a time.

One success was Tracy (not her real name) - a First Nations woman, addicted to drugs, and who wanted to go to Detox. She was admitted on a number of occasions, and always Susan and Evanna were there to encourage her to ‘get back on the wagon’ or in Tracy’s words: “you bothered me”. Her treatment worked, she returned to school, and she is now a school teacher. She says this about Susan and Evanna: “they were there, saved my life, caring, finding me, and I survived another day.”

After retirement from VCH, Susan and Evanna were much in demand, and the Lookout Housing and Health Society was pleased to offer them positions where they could continue not only to help patients but also to teach others. A documentary about their work, called “Angels on Call” was made in 2016 (available on You Tube).

Congratulations to MPRA members Evanna Brennan and Susan Giles who have earned the prestigious honour of the Order of B.C.

Since meeting Evanna and Susan, and writing the above, it is with sadness that we report the passing of Evanna Brennan on October 14, 2023. Her family wrote in her obituary: “Our feisty little leprechaun lit up every room, filling every relationship with love.”

Lee Massey, MPRA Vancouver



Gordon Fyfe

Saanich’s Gordon Fyfe is being appointed to the Order of British Columbia. Fyfe was named for his advocacy and for achieving “extraordinary results” as the CEO of the British Columbia Investment Management Corporation (BCI). *Congratulations Gordon!*

A Success Story

Tracy Quewezance became a member of our association after she retired in 2022 from Interior Health. Recently she was elected as Regional VP of Thompson/Okanagan which includes 7 various districts. One of the districts, Salmon Arm, was struggling to elect executives. It had been inactive for some time.

Tracy organized a meeting with our President, Terry Erskine and previous District Chairs Joyce and Henry Tomm of Kamloops and invited all members of Salmon Arm district to join the meeting. The meeting brought in a total of 20 in attendance including associates and guests. These were predominantly firefighters and nurses plus a few others.

Two new members joined at the meeting and 2 more brought the forms home to complete. Five members were elected as Executives filling the vacant positions Tracy is working on one more position to be filled. There is still lots of work to be done to educate and support the new Executives, but Tracy is up to the task and continues to volunteer to spread the word on what MPRA can do for you.

QR Code Precautions



QR codes can contain personal information. They can also execute an action, such as opening a fillable PDF or online form, that prompts you to enter personal information. Once this information has been entered, scanning the QR code will display the stored information on your device. Some online forms also create a QR code once completed.

The best way to avoid being scammed is to:

- Slow down. A QR code is a tool that encourages you to act quickly – QR stands for “quick response.” It works well for advertisers, but it’s important to take your time and assess if you need to scan the code, and whether the information being asked for is legitimate.
- Avoid using QR Code apps and use your smartphone camera to scan the QR Code.
- Once you’ve scanned the QR code, check the domain address that appears at the top of the browser. A red flag that the website or app that you’ve been directed to is a scam is when the domain doesn’t match the organization that provided the code. Close your browser page if the QR code you scanned opens up a suspicious site.
- Avoid scanning a QR code if it looks like a sticker covering another QR code, e.g. an advertisement on the street. Scammers can print fraudulent codes on stickers and affix them to legitimate ads.
- If you’re unsure about the legitimacy of the QR code, just manually search for the website you need.

Source: Government of Canada, Canadian Center for Cyber Security

MPRA WEBSITE LINKS

With access as easy as clicking your mouse, the MPRA website offers many “Links” including the following:

- HealthLink BC
- Directory of MLA’s
- Seniors Guidebook to Safety & Security
- Rewards Program Participants
- Self-Management BC
- Covid Updates, and much more.

Click on the three horizontal bars on the right side of the website’s taskbar.



Howard Brown & Kent DesRochers at Labour Day Picnic in Burnaby.



A Pharmacist's Role in Your Personal Health Care

Beginning on October 14, 2022, the scope of practice for British Columbia's pharmacists was expanded as part of the provinces plan to address pressure across the health-care system. Mostly affecting community pharmacies, pharmacists are now able to prescribe for minor ailments and contraceptives, with some ability to adapt prescriptions.

Many hospitals in the province have a licenced pharmacy that provides both dispensary and clinical services to admitted patients, with the majority of hospital pharmacists having completed a one-year residency program. Jing-Yi Ng, beginning her career in a community pharmacy, has worked as a clinical pharmacist in local hospitals for over twenty years. I had the opportunity to speak with her.

Dispensary pharmacists have the responsibility of dispensing medications required by admitted patients, and outpatients where necessary. Clinical pharmacists round the hospital's wards to speak with patients about their medication requirements. A best Possible Medication History completed by a Pharmacy team member thoroughly details one's prescription and non-prescription medication use. Having a view of current events including on-site testing, conversing and collaboration with multi-discipline professionals, including physicians, Pharmacists can adjust medications to optimize drug therapy.

Even though hospital staff can view the medications previously dispensed to a patient by a community pharmacy, there can be discrepancies with actual usage. It is suggested that we keep in our purse/wallet, or on our phone, a complete list of medications, noting the drug name, strength, route (oral, injection, etc.) frequency and duration. Kept up to date, this can be valuable information that may assist in any primary treatment should it be required.

Regulating pharmacies and pharmacy professionals in the public interest, the College of Pharmacists of BC protect public health by licensing and regulating pharmacists and pharmacy technicians and the pharmacies where they practice. For more information on the pharmacists in BC, and their role in your personal health care, see: <https://www.bcpharmacists.org>

Howard Brown, MPRA



District 11 East Kootenay

District Meeting was held on June 13, 2023. Great attendance of 22 members to greet our President Terry Erskine. Lots of good discussions and ideas.



Prostate Cancer Supportive Care Society

Approximately 1 in 9 North American men will be diagnosed with prostate cancer in their lifetime. However, survivorship rates are also increasing, and with treatment most patients can expect to be cured or at least live for many more years.

Receiving a prostate cancer diagnosis is stressful and there can be occasions afterwards related to the disease or its treatments that cause stress to prostate cancer patients, their partners, and family members. There are multiple options for the primary treatment of prostate cancer. However, the mere availability of options often distresses patients and family members as they struggle to decide which treatment is best for them.

The [Prostate Cancer Supportive Care \(PCSC\) Program](#) is a comprehensive survivorship program developed at the Vancouver Prostate Centre for men with prostate cancer, their partners, and their family from the time of initial diagnosis onward. Men can self-refer to this program or be referred by their doctor. A doctor's referral is required for the Sexual Health Service.

Located at the Gordon & Leslie Diamond Health Care Centre at Vancouver General Hospital, the PCSC Program is a clinical, educational, research-based approach to care, addressing the challenges of decision-making and coping along the entire disease trajectory to serve both the patient and their partner's physical and psychological needs.

The [PCSC Program](#) currently includes seven modules which men can take part in and more modules are in development. These modules include group educational sessions and clinical services in the following areas:

- Primary Treatment Decision-making
- Sexual Rehabilitation
- Lifestyle Management
- Androgen Deprivation Therapy
- Pelvic Floor Physiotherapy
- Clinical Counselling
- Metastatic Disease Management

For more information see:

[Prostate Cancer Supportive Care | \(pcscprogram.ca\)](https://www.pcscprogram.ca)



District 01 Central Fraser Valley

District 01 members were invited to go for a walk August 9. Hopefully we see more members attend our next walk and the weather cooperates. Picture from left to right

Edita Dutkowski,
Wayne Gordon,
Laura Bailey

Johnson (Travel) Insurance now has a 24/7 on-line application for Travel Insurance.

To access go to: <https://www.johnson.ca/travel-insurance>



Meet your new insurance sweetheart.

Municipal Pension Retirees' Association members can receive exclusive savings on home insurance through our official insurance partner, **belairdirect.**

belairdirect.

Certain conditions, eligibility requirements, limitations and exclusions apply to all offers. Visit belairdirect.com for more details. Offers may change without notice. We offer car insurance and home insurance in Alberta, Ontario, Quebec, New Brunswick, Nova Scotia, Newfoundland and Labrador and Prince Edward Island and home insurance only in British Columbia. © 2023, Belair Insurance Company Inc. All rights reserved.

What you need to know Johnson Insurance and belairdirect

This Fall, Johnson Insurance began an exciting rebranding transformation, evolving into belairdirect while preserving all the ingredients and history that made this brand so well-respected. Under the belairdirect brand, you will continue to have access to exclusive offers and coverage, ensuring that insurance is one less thing for you and your family to worry about.

We understand that you require coverage that makes your life easier. Fortunately, belairdirect has you covered. As a member of MPRA, our tailored insurance deals are designed to simplify the insurance process for you, providing convenience and peace of mind.

You'll also enjoy enhanced home coverage plus, a suite of helpful digital tools that make managing your insurance a breeze!

Visit belairdirect.com/savings or call 1-833-887-4626.

1. As a customer of Johnson, what does this mean for me? When can I expect to see these changes?

Good news: you don't need to take any action! Your existing policy with Johnson Insurance remains in effect.

2. I'm in the middle of a claim or need to start a new claim, what should I do?

Our claims process is unchanged by this announcement. We will continue to assess your claim and we will be in touch with you as normal.

3. Who is belairdirect?

[belairdirect](http://belairdirect.com) is a proud Canadian insurance provider who has been offering customers comprehensive insurance solutions for almost 70 years. You can count on belairdirect to deliver on our shared purpose of making insurance simpler and life easier for even more Canadians. Together, we will simplify your life by helping you protect the things you care about with innovative and personal insurance solutions that fit your needs.

Change Your Pension Option

You have 60 days from when your pension is granted to change your pension option. After that time, your selection is final and cannot be changed.

If you did not have a spouse at retirement

If you did not have a spouse when your pension was granted, you have 60 days to change your pension option based on any new information you may have received since submitting your pension application.

If you had a spouse at retirement

If you had a spouse when your pension was granted, you have 60 days to change your pension option, but your possibilities are limited to protect your spouse's rights.

Under plan rules and provincial legislation, your spouse has both the right to:

- Be the sole beneficiary of your pension.
- Receive a minimum 60 per cent lifetime death benefit.

This means you must choose a joint life option that provides a lifetime death benefit to your spouse, unless your spouse waives their entitlement. Your spouse can only do so before your pension starts. Once it starts, these rights cannot be waived or reduced.

If your spouse dies within 60 days of your pension being granted, you can change to any pension option because there is no longer a need to protect their rights to your pension. If they die after the 60-day period, you cannot change your pension option.

Please contact the Municipal Pension Plan as early as possible for help with changing your pension option.

Source: Municipal Pension Plan Website

New: MPRA Benefit Change under Prestige Extended Health

Members advised us that a doctor's letter was required to claim for Massage Therapy. After consulting with Johnson Insurance they decided to waive that requirement moving forward.

Johnson Insurance recently announced MPRA members as winners in two of their recent contests.

\$1000 Grocery Contest Winners were:

Karen Dinwoodie - District 36 Vancouver

Karen Ledger - District 31 Saanich/Gulf Islands

\$2,500 Cash Prize Winner:

Carol Gregg - District 09 Kamloops and District

Congratulations to the winners and thanks to Johnson Insurance.

2024 Pension Pay Dates

	<u>Canada Pension</u>	<u>Municipal Pension</u>
January	29	30
February	27	28
March	27	28
April	26	29
May	29	30
June	26	27
July	29	30
August	28	29
September	26	27
October	29	30
November	27	28
December	20	23

Confirmed pension pay dates not posted to the websites when this is published. Used past practice to determine dates.

WIN 1 OF 11 CASH PRIZES OF \$2,500*

Simply scan the QR code and enter for your chance to win!

belairdirect.

belairdirect.com/win2500

Get a quote at <http://belairdirect.com/exclusive-savings> or 833-887-3399

Certain conditions, eligibility requirements, limitations and exclusions apply to all offers. Visit belairdirect.com for more details. Offers may change without notice. We offer home insurance in Alberta, Ontario, Quebec, New Brunswick, Nova Scotia, Newfoundland and Labrador, Prince Edward Island and British Columbia. *NO PURCHASE NECESSARY. Open October 23, 2023 to August 31, 2024 to legal residents of Canada (excluding MB, SK, NU, NT, YT) who at the time of entry: (1) have reached the age of majority in their jurisdiction of residence and (2) are a member of an eligible recognized group with whom belairdirect has an insurance agreement. Odds of winning depend on the number of eligible entries received. Math skill test required. Rules: belairdirect.com/win2500rules © 2023, Belair Insurance Company Inc. All rights reserved.



Here's When to Say 'Happy Holidays' Instead of 'Merry Christmas'

It's that time of year... when you may dread every interaction because you don't know whether to say "Merry Christmas," "Happy Holidays," "Season's Greetings," or maybe some secret salutation you don't even know yet. So what are you supposed to say? In general, "Happy Holidays" is accepted as the broadest and most inclusive greeting at this time of year.

Canada is more diverse than it's ever been before, so not everyone celebrates Christmas. Some people get a Christmas tree, but don't have any traditions associated with Christianity. And plenty of people who live in the Canada have a different religious tradition, or no religious tradition at all.

It's not an insult to Christmas. It's an inclusive way of wishing someone well and showing that you respect and value whatever tradition they observe. You're wishing someone a positive time of year. What matters most is the sentiment, not the specific holiday they celebrate. A good rule of thumb: if you don't know what someone celebrates, use the broader term. It's as easy as that.

Happy Holidays!

Don't have a family doctor?

If you live in British Columbia and need a family doctor or nurse practitioner, register for the Health Connect Registry. HealthLinkBC.ca/Health-Connect-Registry.

REWARDS PROGRAM

rewards@mpra.ca

Click for more information www.mpra.ca/Member

Johnson Insurance & Trip Merchant Convention Presentations

At request of various Biennial Convention Delegates, plans were made post convention to include the presentations from Johnson Insurance and Trip Merchant on the MPRA website. With each company making changes, this has been delayed awaiting a new version from both. The MPRA will include these links as they become available.

Change of Contact Information

MPRA membership contact information is not updated through the Municipal Pension Plan (MPP). Members who have changed all or part of their contact information (address, phone number, email, marital status etc.) are reminded to update their profile. Information is easily updated on your smartphone app or contact the West Kelowna office at (250) 768-1519.

Unsubscribed from Emails

If you know of any member who is not receiving emails from the MPRA, they may have accidentally unsubscribed themselves from all MPRA emails including information on their pension, benefits and district meeting information. Please have them contact the West Kelowna office for assistance in resubscribing.

MPRA Office Hours

Monday to Thursday 8:30am to 3:30pm
Closed Statutory Holidays

Please leave us a message at 250-768-1519 if you are calling after these hours and we will return your call the next business day.

Office: #4-2525 Dobbin Rd,
West Kelowna, BC V4T 2G1
administration@mpra.ca www.mpra.ca