

APRIL 2023

# RETIRED WORKERS' CHAPTER NEWSLETTER



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# PRESIDENT'S MESSAGE

To all those that have spent the winter in warm climates, welcome home. To those of you that stayed home, welcome to spring. A welcome to new RWC members.

At this time of year, many of our members will be planning trips at home and abroad. As we now know we are in a new era of travel, especially if your plans include travel via airlines. We have included an article in this edition, of our newsletter, which will provide you with some information on travel insurance. I hope this information will be helpful to you.

The RWC will be conducting membership meetings this year in the late spring and early fall. A list of this year's planned meetings is included in the newsletter. If you live in the catchment areas of our meetings, you will be receiving meeting information six weeks prior to the meetings.

I encourage you to attend one of these meetings. These events provide the RWC Executive with the opportunity to update those attending regarding current events, especially with respect to benefit packages and pensions. These meetings are also ideal forums for members to raise their concerns and provide us with input on issues which they think we should be looking into on their behalf.

We are currently looking at means to conduct virtual meetings with members in the more remote locations across the province.

Our Executive continues to keep an eye on issues that may affect RWC members. We continue to assist members with issues they may encounter with health and dental benefit issues and other concerns. I encourage you to visit our website for up-to-date information on issues that the RWC has been following. Website: [www.pwu-rwc.ca](http://www.pwu-rwc.ca)

In conclusion, I hope that you enjoy this edition of our newsletter and have a safe and enjoyable summer.

If you have comments regarding this newsletter or the RWC in general, please contact us by phone [1 800 958 8798] or by email at [rwc@pwu.ca](mailto:rwc@pwu.ca)

In Solidarity,

**Peter Kelly**  
President  
PWU Retired Workers' Chapter

*-I hope that you enjoy this' edition' of our' newsletter' and' have' a 'safe' and' enjoyable' summer-*



**Peter Kelly**  
President  
PWU Retired Workers' Chapter

# THE BASICS OF TRAVEL INSURANCES: WHAT YOU NEED TO KNOW

Many RWC members have slowed down their travel plans over the last few years but are now ready to ramp up to go to the places on their bucket list.

During the past three years we have all heard stories of the hassles of travelling in the news and on social media. Many things can go awry while traveling, trip delays and cancellations, delayed or lost luggage, travel accidents, emergency evacuations, weather problems, and more.

Many of these issues can be related to the pandemic where most airport workers were laid off and did not return when called back. Airlines and airports are continuing to make improvements to help resolve some of these issues. Weather related concerns are naturally up to Mother Nature and experts predict that due to climate change more weather-related issues will occur.

We are seeing more issues around travelers becoming ill or being involved in medical emergencies while being outside of our province and/or country.



## OUT OF PROVINCE/COUNTRY MEDICAL INSURANCE BASICS

This article is intended to only provide basic information regarding travel insurance plans in Canada. It is not intended as advice and should not be relied upon in making individual insurance decisions which should be made on information from the insurance providers and other professionals.

When travelling outside of Canada medical insurance is now considered a must by many people. **In the past**, OHIP covered travelers for some amounts if emergency medical attention was required. At one time OHIP would pay for out of country coverage up to what was charged for the service in Ontario. In 2020 this stopped. **NOW TRAVELLERS HAVE TO PAY FOR THE FULL COSTS OF MEDICAL TREATMENT UNLESS THEY HAVE OUT OF PROVINCE/COUNTRY MEDICAL INSURANCE.** We have all heard of instances where travelers have not had insurance coverage and ended up having to pay thousands of dollars in medical expenses.

The only exception to this is if a citizen is sent outside of Canada for medical treatment by the medical authorities.

Many RWC members have paid for these policies in the past and many may have not. It is not mandatory that travelers must have travel insurance. It is a personal choice to purchase this type of coverage or not. Many members purchase this insurance to enjoy the extra peace of mind when travelling away from home. Others decide to take the risk and not pay for coverage. Airlines and travel industry experts are encouraging travelers to purchase insurance due to more unforeseen circumstances arising in this new era of travel.

Even without buying additional insurance travelers have some coverage for travel to other provinces and territories within Canada. Be sure to check on what coverage you have prior to travelling.

Many Canadians travel to the USA for short trips, for example sports tournaments, shopping, visiting, etc. The USA is considered abroad and therefore, travelers have no coverage through their provincial health plans. Members are encouraged to consider insurance for these types of trips.

Fortunately, if travelers require medical assistance outside of Canada, they will not normally be denied treatment if they do not have insurance. The issue will be who pays for the service.

Some countries may, for example, Dominican Republic, offer tourist free medical services to visitors. The question here is what quality of medical service is provided? However, travel experts suggest, to ensure options in care and adequate coverage, it is recommended that travelers to the Dominican Republic purchase their own travel insurance to protect against the unexpected.

It is common for Insurance Providers to get you out of hospital and back home as soon as possible. The simple reason for this is as soon as you are back in Canada, they do not have to pay your costs any longer. This is another very good reason to have medical coverage.

There are many types of travel Insurance, **medical coverage is naturally the big one**. We will look at the medical insurance basics and then review the other forms of travel insurance that may be considered.



## OUT OF PROVINCE/COUNTRY MEDICAL INSURANCE

There are basically four types of coverage providers.

### COVERAGE UNDER EXTENDED HEALTH BENEFITS PLANS (EHB)

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For example, RWC members from Hydro One have this type of coverage. They receive this coverage at no expense.

### COVERAGE UNDER A GROUP PLAN

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For example, RWC members at OPG and Bruce Power are eligible for medical coverage under this type of plan. Members have to pay a premium, but it is cheaper than having to get insurance from an individual insurance provider. Depending on the terms of the group plan premiums may be determined by each individual's circumstances. OMERS Plan members are eligible for a group plan through OMERS MROO program.

## COVERAGE UNDER INDIVIDUAL INSURANCE PLANS

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There are many Insurance Providers that offer these plans. Members have to apply individually and the premium is determined by the individual's circumstances.

## COVERAGE UNDER CREDIT CARDS

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Some credit cards provide some medical expense coverage. Normally those credit cards that you must pay a fee for the card provide this coverage.



For Group and Individual Plans members must apply for the coverage. Normally applications must be submitted and many questions have to be answered in order to be entitled to a policy.

For EHB and Credit Card Plans no application is required. However these providers must have access to your health records prior to paying any claims. If you are utilizing coverage under these plans be sure to review your coverage prior to departure.

There are limitations and restrictions under all plans. It is important that you review your plan prior to travelling. Plans can change from time to time. Most of

the language in the plans are very straight forward and not much legalese. If in doubt contact your provider. This is important information and especially for members that are covered under EHB plans.

One major factor regards to medical insurance that creates lots of issues/concerns is an item called:

### PRE-EXISTING CONDITIONS :

This is a term that you will find in all plans.

It does not automatically mean that you will not receive coverage but it has been an area that has excluded coverage and claims for many travellers.

**It is very important that you understand this section prior to your departure.**

The following is sample language that you will find in policies: (Language from GSC Plan)

### TRAVEL EXCLUSIONS:

In addition to the Health Exclusions, eligible benefits do not include and reimbursement will not be made for:

Any expenses incurred for the treatment related directly or indirectly to a pre-existing or pre - diagnosed medical condition that, at the time of your departure from your province of residence, **was not** completely stable in the professional opinion of the Assistance Medical Team and where

medical evidence suggested a reasonable expectation that treatment or hospitalization could be required while traveling. The insurer reserves the right to review your medical information at the time of claim.

Stable means that during the 90 days immediately preceding your departure: a) your pre-existing/pre-diagnosed medical condition:

- i) has been controlled by the consistent use of the same medications and dosages (excluding changes in medication that regularly occur as part of your ongoing treatment, or decreases in dosage resulting from an improvement in your pre-existing or pre-diagnosed medical condition) prescribed by a legally qualified medical professional;
- ii) has not, in the reasonable opinion of a legally qualified medical professional, required additional treatment for a recurrence, complications or any other reason related either directly or indirectly to your pre-existing or pre-diagnosed medical condition
- iii) you have not consulted a legally qualified medical professional for, or had investigated or diagnosed, a new medical condition for which you have not received medical treatment;

In most cases you will not be denied medical assistance. Get your insurance provider involved immediately. You will not be denied departure from the country. It normally takes several weeks for hospitals to issue an invoice.

In summary:

- Be sure to have your insurance coverage card with you.
- Have the Insurers contact information with you.
- **Understand what your coverage is and know the limitations.**
- In the event that your insurer will not cover your expenses seek Legal advice prior to paying,
- If you do not have coverage do not pay anything until you consult a lawyer?

## OTHER FORMS OF TRAVEL INSURANCE BASICS

### TRIP CANCELLATION/INTERRUPTION INSURANCE

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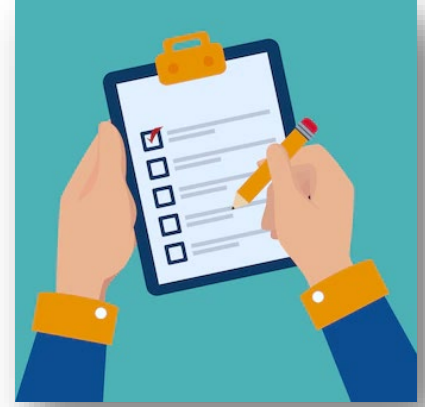
When booking air travel there are several fare options to choose from. Many of these fares do not have an option to change or cancel your flight. The same criteria also applies to vacation packages. Hotel bookings may also vary in price and have conditions with each price. When booking be sure to understand what rights you have in the event that you have to cancel etc.

Cancellation/trip interruption coverage is beneficial if you have to cancel due to unforeseen circumstances or if you have to return home during your trip, again due to unforeseen circumstances. There are also limitations and requirements to meet to collect on this insurance. Again, be sure to read the fine print and know what you have to do.

Some credit cards will provide this coverage if you pay for your trip via your credit card. If you are relying on this type of coverage be sure to understand the coverage that your credit card provides

#### OTHER TYPES OF COVERAGE THAT TRAVELERS MAY WISH TO CONSIDER ARE:

- Baggage delay or loss
- Missed connection insurance
- Car rental insurance via credit cards
- Others



Costs of these insurances vary from person to person and have very many variables.

**It is very important that travellers understand their risks and what their insurance coverage is. All policies have limitations, notification requirements etc.**

Again this article is intended to give you **food for thought** and is not intended as advice and should not be relied upon in making individual insurance decisions. They should be made on information from the insurance providers and other professionals, for example travel agents.

Safe travels!

## OLD AGE SECURITY PENSION (OAS)

Some RWC members will be starting to look at their OAS options. Naturally, there are choices to be made.

There is a helpful OAS toolkit that makes it easy to determine your eligibility located at:

[The Old Age Security program toolkit - Canada.ca](https://www.canada.ca/en/gov/gen/about/old-age-security-program-toolkit)

This toolkit explains Canada's Old Age Security (OAS) program and its benefits, which include Old Age Security Pension, the Guaranteed Income Supplement, the Allowance and the Allowance for the Survivor.

**Note:** If your net annual income exceeds a certain amount (\$81,761 for 2022), you may have to repay part of, or, your entire OAS pension. Your OAS pension would be reduced as a monthly recovery tax.

#### Next payment adjustment – April to June 2023

Based on changes in the Consumer Price Index, OAS benefits will increase by 0.5% for the April to June 2023 quarter, for an increase of 6.5% over the past year, from April 2022 to April 2023.



# SPRING IS FINALLY HERE

Each of us feels differently about the four seasons. Some are winter people and some flourish on the hottest of the hot days. No matter where each of us falls out on this discussion, spring does feel good. More daylight, minor hockey banquets, snow shovels getting ready for their hibernation, snowbirds coming home and many other activities that align well with more time outside and rekindling of associations and friendships that are sometimes put on hold in the darkest days of winter.



Different than the last two spring seasons, it is a relief to not be consumed with news of the COVID-19 pandemic. This is very welcome news, but unfortunately the winter did bring with it a rash of seasonal illnesses. Colds, flus, even RSV (Respiratory Syncytial Virus) all took their toll on us and our families and friends. As we head into spring the peak of seasonal illnesses will pass as well. Enjoying our grandchildren as we do, how many retirees found themselves catching whatever our grandchildren brought home with them. Likely reminds many of us what it was like when our own children brought home all the school borne illnesses during their school years. Sick or not, it is doubtful that any of us would trade away our time with the grandchildren.

Some of the most reluctant people to travel over the last two years are now eager to undertake travel. We often hear of how difficult travel is with delays, lost luggage and even collapsing airlines, but despite this, the desire to travel is surging past pre-pandemic levels. Nevertheless, bring your patience. A theme being discussed more and more is advocating for our own health. Whatever ensures your best health and provides you with the most assurance of staying healthy and safe is the best path for each of us. When you travel do not be reluctant to take on the work of being your own advocate and to do your homework.

Enjoy the times ahead.



**Dave Trumble**  
PWU/Bruce Power Retiree

# PWU PROTECTION PLAN

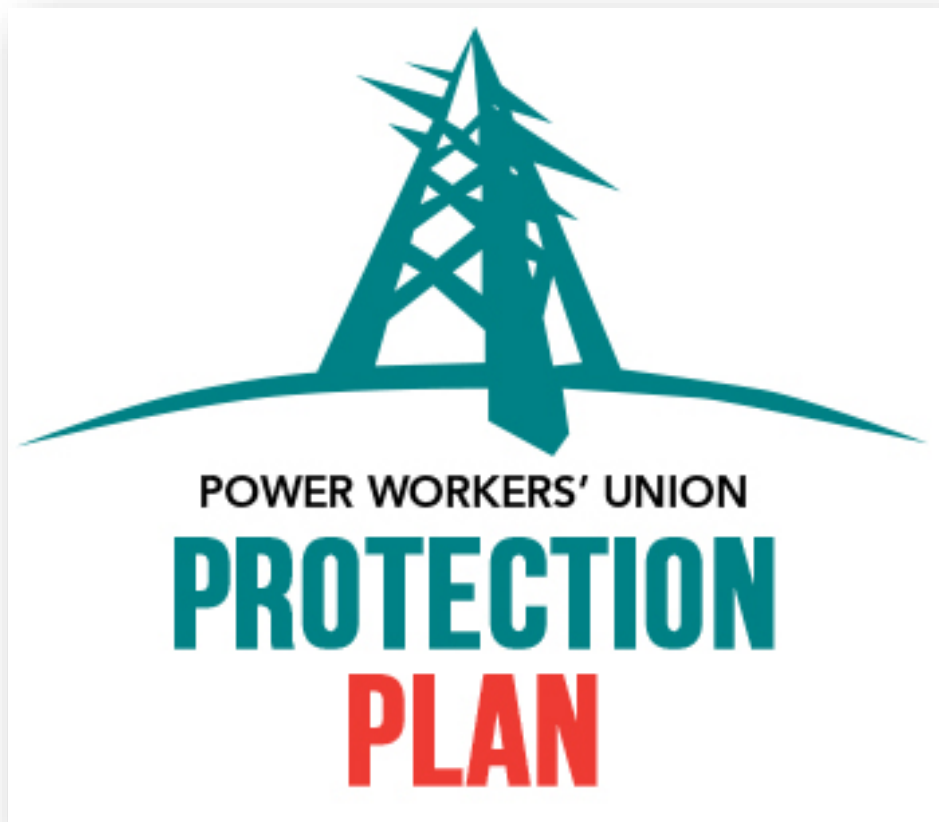
RWC members are covered under this plan for identity theft only.

It is recommended that RWC members register now with Cyber Scout (the name of the current ID Theft provider) because once that's done, it reduces the possibility of delay in getting service if and when an ID theft issue does arise.

You may choose not to pre-register and you won't be penalized for not doing so. Cyber Scout can be reached at 1-866-272-1223.

Information regarding this coverage is on the PWUPP Web Site:

<https://www.pwu.ca/about-pwu/union-services/pwu-protection-plan/identity-theft-coverage/>



## WHAT ON EARTH! GROWING OLD AND GRUMPY

Every now and again I catch myself looking in the mirror and thinking, boy, that guy looks grumpy! Who in the hell changed my hair colour? Where did those wrinkles come from? Man, my hair must be escaping this sinking ship!

Getting older has come on rather slowly and it has not been followed by increased maturity as I still seem to be up to the same antics as always. Some things never change they say. The world seems to be changing though, faster with each year and most of the changes are not to my liking but is that because I'm getting old and grumpy or am I just more opinionated than I used to be. Maybe it's because I have more time on my hands to pay attention and form an opinion on things. In any case there is a lot happening around us and I'm not seeing the bright side of a lot of it.

I remember as a young boy spending summers with my grandparents who owned a Barber Shop, Pool Hall and Confectionery on the main street of Tiverton, Ontario. We would go down to the shop in the morning and I would haul the bundles of newspapers off the front stoop into the store. My first task would be to stoke the two wood stoves to get some heat flowing and then print the names on the top of the pre-sold newspapers which would be put to the side while the rest of the papers would go into the newspaper rack in the shops front window for sale. That would set the stage for the morning clientele to come in and grab their newspaper and a coffee. These old fellas would grab one of the chairs lined up by the wood stove or a stool at the counter and then read the bold headline on the front page of the paper and that would kick off hours of banter and opinion. They would be smoking their roll your own, custom cigarettes and cigars or chewing tobacco and hitting the spittoon with dead-eye precision, without missing any part of the heavy discussions taking place. I remember thinking, "Wow! These guys are old and grumpy" and now all these years later I've come to discover that I am getting old and grumpy too!

Many of the topics being discussed were the same as the ones we hear today. Government spending, poor government decision-making, the price of oil and gas, the cost of living in general, food, housing, vehicles, taxes, and insurance. Not many of these topics have changed and not many of the opinions have changed either.

One of the big topics of discussion I remember hearing about around the shop stove was this new-fangled Douglas Point Nuclear Generation Station. Canada's first full-scale nuclear power plant.

This was a joint project between Atomic Energy of Canada (AECL) as the owner, and Ontario Hydro (now Ontario Power Generation) as the operator. Building a power plant that would produce 200kw of electricity was hard to fathom for many back then. Union jobs, good wages and benefits were all discussed as well. One thing not heard in those early years was anti-nuclear sentiment. This is something new for grumpy old men to discuss today and most likely huddled around a small table



at a local Tim Horton's. With all the old Barber shops, Pool Halls and Confectioneries of the day gone these local think tanks have had to move to McDonalds or Timmies.

My wife and I were driving through Orangeville the other day and we decided to take a detour through the Chevy dealers lot to check out what's available. The lot was full, everything was tagged as pre-owned, and the trucks were priced from \$75,000 to \$91,000 dollars. I commented to my lovely wife, "Holy crap I won't live long enough to pay off a used truck at these prices" and with that my thoughts went back to those grumpy old men sitting around my grandparents' shop.

Another more frightening thing I have discovered are the death notices coming in through email. Many are folks older than me but with each passing year, things keep getting closer to home. Reality is setting in and I realize there is no real convenient time to check out of these worldly confines. Many conversations I have with friends these days revolve around knee and hip replacements, medication and vitamin supplements, doctor and nurse shortages and emergency room wait times, government choices and the watering down of our public health care system. Next thing you know, out comes this opinionated, grumpy old man. I've got to say it gets easier each year to just let it rip and probably because people are looking at me and thinking, "Oh that poor grumpy old man" and letting it go at that.



So, the other day my wife and I went to Double "D" Billiards in Walkerton to purchase a proper pool cue for my 7-year-old grandson. I forgot to tell you that the pool table from my grandparents Barber Shop, Pool Hall, Confectionery now resides in my rec room. My grandson has taken to shooting some pool but the cues I have are a little long for him, so we went to get him a proper cue for his size. At the same time, my pool balls are quite old and are the ones that were used in my grandparents'

business for years. So, I took the white cue ball along to make sure I could get the correct size pool balls. We get to Double "D" and after working out a deal on a mid-range price youth pool cue; "Grumpy Old Man wants to tell you that pool cues are not cheap!" I reached into my pocket and pulled out my cue ball. I said to the salesman, "Do you have any balls like these?" He took my ball and said, "Boy! do you ever clean your balls? I said, "No I never have". He told me he had some good ball cleaner, and he gave me a bottle to try. Then he rolled my ball around in his hand and commented on the flat spots on the ball. He asked how old my balls were and I said, "Well I'm 66 years old and I don't remember having any other balls". I tried to ignore a small snicker I heard coming from my wife and the sales lady who were standing within earshot. The salesman went on to say, "Well I believe your balls are probably 62 or 63 years old anyway, but a good set of balls should only last you about 40 years" and that was when the ladies lost it. The salesman who was not catching on to any hilarity in our conversation said that he could send me home with a great set

of made in Belgium Balls for \$250 and I promptly told him that if they are the right size to fit in my rack, I'd take them home and play with them.

Now my wife has related the story of our trip to the Billiard Supply Store to our friends and the conversation she overheard between me and the salesman and it's hard to keep a straight face when I hear it told. Now every time I shoot that new cue ball to break up the freshly racked-up balls I can't help but smile.

Keep things light and enjoy the coming summer.

Yours in Solidarity,



**Kevin McKay**  
PWU/Bruce Power Retiree

PS. See below for another interesting tidbit!

Bill Brown Nuclear Operator, Douglas Point. After working diligently for eight years or so, Bill received his operating license on May 5, 1984. That was the last day Douglas Point operated. Bill's dilemma is that his license is valid for Douglas Point only. To qualify for Bruce reactors, he'll have to work diligently for another two or so years.



# KNOW YOUR RETIREMENT EXTENDED HEALTH BENEFITS

As retirees most of us have a good understanding of entitlements under our Extended Benefits Plan (EHB). Now, ask yourself, when was the last time you reviewed your EHB Plan? Benefits can change through collective bargaining and normally to the betterment of the retiree.

Even with a thorough understanding of your plan it is important to remember that providers, such as Blue Cross, Manual Life, Sun Life, and Green Shield determines reasonable cost for services (often called "reasonable and customary limits") These "limits" are often not spelled out and explicitly in the plan brochure as they change over time.

Unions are vigilant in protecting retirement benefits but there are no guarantees that plans will not change over time. The RWC attempts to keep members informed on any changes to their plans. Unfortunately, we do not always get notified with timely notification of plan changes.

If you have been retired for some time, your benefits booklet is very likely out of date. We urge you to obtain a current copy of your benefit plan/brochure... The easiest way to get an update on your benefits plan is to go to the provider's website online or to call them by phone and request an updated copy of your plan.

These plans vary widely, and you cannot assume what is covered by your friend's plan will also apply to your plan. For example, most dental plans will cover dentures while others may also include dental implants. Doctors can also prescribe services to a chiroprapist, an acupuncturist, or a speech therapist. Medical aids, such as a wheelchair, compression stocking, briefs or a blood pressure cuff may not be covered under your benefits. So, check your retiree benefits. Be proactive and know your entitlements.

Finally, and this very important, always get a dated prescription from your doctor for services and treatments.



**Adrian Zanchetta**  
Vice President  
Retired Workers' Chapter

# PICKLEBALL ANYONE?

A few months ago, our friends and neighbours introduced us to a game called pickleball. We tried it a few times, took lessons and we were hooked!!

If you are not already hooked, you may be asking "What is pickleball?"

Pickleball is an indoor/outdoor racket/paddle sport where two players (singles) or four players (doubles) hit a perforated hollow plastic ball over a 36" high net using solid-faced paddles. Opponents on either side of the net hit the ball back and forth until one side commits a rule infraction or fails to return the ball over the net.

Although I had never heard of pickleball before 2022, apparently it was first played in 1965. Pickleball courts are shorter and narrower than tennis courts. The paddles are lighter and low bouncing plastic balls are used.



It is one of the fastest growing sports in the world.

There are local clubs and facilities offering pickleball;

as well as several YouTube videos you can watch to familiarize yourself with the game.



As a retiree, I feel it is important to stay active if you can. Physical activity is a very important component to maintaining overall health. Exercise can help to prevent conditions like diabetes and cardiovascular disease, improve balance, increase lean body mass, and positively affect mental health/cognition. It can also foster socialization with others, helping you to overcome boredom and isolation.

If you are unable to pursue a rigorous sport, try walking, hiking, gentle aquatics, bicycling, playing with your grandchildren (if you can keep up), or bowling. Explore your local community senior center to see what they have to offer.

Remember – motion is lotion. Stay active. Stay healthy. Stay well.



**Dorothy Couvier**  
Retired Staff Officer

# RETIRED HEALTH & SAFETY ACTIVIST (AND OTHERS) UPDATE



For RWC members health and safety is part of our DNA. Take this skill and use it to look after yourself, and others, and to remember those before us that were not fortunate enough to leave their workplace and make it to this retirement that we enjoy so much.

With decades of success, PWU Health and Safety Accreditation Training continued over the autumn and winter. Having moved the training to Toronto Airport Westin to accommodate the need for space, the classes were at or near

their capacity of sixty. A Level 2 Course was run in November 2022 and a Level 3 course was run in February 2023. More training is set for May and November of this year. The future of health and safety representation in the PWU is indeed bright.

April 28<sup>th</sup> is coming up on the calendar very quickly. This is a Day of Mourning to honour workers killed, injured, and made sick in workplaces around the world and tragically in the workplaces where we spent our careers. Many communities will conduct ceremonies to honour all these workers. Please see if a ceremony is taking place in your community and, if possible, please attend. The actual day is April 28<sup>th</sup>, but it may be that the ceremony in your community is just before or just after the 28<sup>th</sup>. A great source of information on this can be found through your local Labour Council.



**Dave Trumble**  
PWU/Bruce Power Retiree



# DISCOUNTS FOR RETIRED WORKERS' CHAPTER MEMBERS

## TRAVEL DISCOUNTS

The RWC has arranged with STAFFORD TRAVEL AGENCY for RWC members to receive a discount when booking vacation packages and flights.

Discounts will be as follows – 4% on vacation packages and a flat service charge of \$25.00 for flights.

To receive a discount contact John Stafford at 416 481 5106 or [staffordtravel@sympatico.ca](mailto:staffordtravel@sympatico.ca) and identify yourself as an RWC Member.

Stafford Travel has served the travel needs of the POWER WORKERS' UNION for over 60 years.

## HOME & AUTO INSURANCE DISCOUNTS

The broker we have arranged this program with will provide the following savings:

- 10% savings with the group plan
- 5% additional savings for CAA Members

In the past this was Vachon Insurance which has now changed to:



5468 Dundas St. W. Toronto, ON M9B 6E3 Office: 416 239 3373 | Toll-Free: 1-800-766-8662

Contact the agent below and **identify yourself as a PWU RWC Member** to receive the discount.

**Craig Stewart**

(416) 902 2189

[cpstewart49@gmail.com](mailto:cpstewart49@gmail.com)

# RWC MEMBERSHIP MEETINGS 2023

Our annual meetings are an important part of our yearly operation. They provide a good opportunity to hear directly from our membership regarding issues and provide members with an update on issues that will affect RWC members.

Meetings will **be held at local branches of the Royal Canadian Legion**. Meetings are scheduled from 12:00 AM to 2:30 PM and a light lunch is provided. The plan is to conduct meetings for 2023 in the following locations:

LOCATION	DATE
Simcoe	September 12
Chatham	September 13
Georgetown	September 14
Winchester	September 23
Kingston	September 24

The meeting dates and locations will be posted on our website in April 2023. Members in the catchment areas of the meetings will be notified **within 6 weeks** of the meetings.

If you do not receive an invite to one of these meetings **six weeks prior** to the meeting date and wish to attend please contact us by email [rwc@pwu.ca](mailto:rwc@pwu.ca), or call and leave a message on the lunch RSVP line: **1-800-380-4931**

We are considering conducting virtual meetings for those RWC members in locations where they are not able to attend in-person meetings.

## OHIP CHANGES

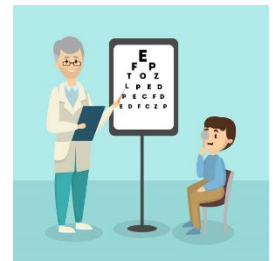
### ONTARIO CHANGES EYE EXAM ELIGIBILITY FOR SENIORS

The Ontario Government announced in late March that changes will be made to eye examinations under OHIP. As of Sept. 1, 2023 people aged 65 and older will be covered for one eye exam every 18 months, instead of one a year, unless they have a condition affecting their eyes such as macular degeneration, glaucoma or diabetes.

People with cataracts are currently covered for eye exams, but starting Sept. 1 they will only be covered if they have "clinically significant decreased vision that impacts their daily life" or if a surgery referral is made.

People with retinal disease, corneal disease and optic pathway disease will only be covered if their cases are active, as opposed to being insured for an eye exam at any time.

Many RWC members have some vision care as part of their post-retirement benefits. There may be some coverage for eye exams as part of that coverage. Check your beneficiary brochure or check with your insurance provider for details. If you require eye care check with your Optometrist as to how this change will affect you.



# THE CONGRESS OF UNION RETIREES OF CANADA

The RWC is affiliated with The Congress of Union Retirees of Canada (CURC). The majority of Union Retired Workers organizations are members.

More than half a million retired union members speak with one voice through the Congress of Union Retirees of Canada. Founded in 1991 as an affiliate of the Canadian Labour Congress, **CURC** advocates and lobbies on issues relevant to retired union members and their spouses.

The following is their latest message to members.

We have **500,000 union retirees' voices**; this is why we are asking you to consider participating in the survey below. **Our union retiree voices must be heard!**

Canadians are living longer and healthier lives than previous generations. Many older adults prefer to stay in their homes and communities for as long as possible.

The Minister of Seniors and the Minister of Health have asked the National Seniors Council to identify ways the government can further support Canadians who wish to age in their homes, and in their communities. The National Seniors Council will use the information collected to prepare advice to the federal government on this matter.

The Congress of Union Retirees of Canada are supporting the Canadian Union of Postal Workers, in a proposed program Delivering Community Power, <https://www.deliveringcommunitypower.ca/>.

Community Seniors Check-in and Postal Banking provided by Canada Post would be a great support for union retirees and seniors to age in place or at home. Adding your support to these proposed initiatives would be appreciated. When filling out the survey please identify your union retiree affiliation, please also identify with CURC.

This survey will be open from March 20, 2023, to April 14, 2023. The approximate time to complete the survey is 15 to 20 minutes.

**UNION RETIREE VOICES MUST BE HEARD!** Take part in the consultation by completing this [online survey](#) by **April 14, 2023**.

## UPDATE BILL C-228

**Long-overdue pension protection Bill C-228 could protect workers' and retirees' pensions if their employer goes bankrupt.**

The bill has received support from MPs and key senators. Now the Senate has a final opportunity to debate and vote on the bill. We're so close.

Thanks, Your team at the Congress of Union Retirees of Canada

**Michael MacIsaac,**  
*President CURC*



# PWU - ONTARIO POWER GENERATION NEGOTIATIONS: AGREEMENT FINALLY REACHED

The PWU and OPG commenced bargaining for a new collective agreement on **February 25th, 2022**. The PWU obtained a 93% strike mandate from their membership in February 2023. The parties reached a tentative agreement in March 2023.

At the time of writing the PWU is conducting a membership vote on the agreement. Ballots will be counted on April 11.

## Why did negotiations take so long?

The wage restraints imposed by the Ontario Government's *'Protecting a Sustainable Public Sector for Future Generations Act'* ~~Bill 124~~ **Bill 124** created a significant problem at bargaining with OPG. The Bill imposed a 1% limit on compensation increases from 2020 to 2023 for public sector workers and for agencies and commissions that received over \$1 million in provincial funding. (Interesting point here, is that OPG does not receive government funding. It actually provides funding to the government.)

Other PWU bargaining units including IESO, are also affected by Bill 124.

A group of the affected Unions challenged Bill 124 in the courts. This Bill was, in November 2022, struck down by the Ontario Supreme Court of Justice. They indicated that "the law infringes on the applicants' rights to freedom of association and collective bargaining.

Once the legislation was struck down, in November 2022, the PWU restarted discussions with OPG in an attempt to finalize a Memorandum of Agreement.

The Ontario Government appealed the Ontario Superior Court decision and the PWU was expected to follow the 1% wage and benefit restrictions for 2-years.

With no settlement in sight, the PWU filed for a No Board Report from the Ministry of Labour (normal process when an agreement cannot be reached between the parties). The No Board Report was received on January 6th, 2023.

This step, **with a strike mandate** from the PWU membership at OPG, put the PWU in a position to take legal job action, up to and including a strike at OPG if an agreement could not be reached.

The PWU conducted a strike vote in January and February 2023. On February 21 the ballots were counted and the PWU received a 93% strike vote from the membership. Meetings with OPG were restarted.

On March 9, 2023 the parties reached a tentative agreement which the membership is currently reviewing and voting on. The results will be released on April 11.

The agreement contains some improvements which are positive for RWC members. Once the agreement is ratified RWC OPG members will be provided with the details.

**The RWC congratulates the PWU Bargaining Committee on their long battle to obtain a collective agreement with OPG under extremely difficult conditions. The RWC also thanks the PWU for making improvements for RWC members.**

# RWC OBITUARIES



## F. Howard "Howie" Phorson

1958-2022

Howard passed away suddenly on Friday Dec. 16<sup>th</sup> 2022 at age 64.

Howard retired in 2016 from Bruce Power where he was an Authorized Nuclear Operator.

In 2000 he was elected as a PWU Chief Steward, a position he held until his retirement. He was very active with the PWU and also held positions with the Canadian Nuclear Workers' Council and the International Nuclear Workers' Union Network.

Howard lived life to the fullest and his adventures took him places far and wide. He had many incredible friends from work, farming, hunting, and of course flying. There were not enough hours in the day for him. Howard loved life!

For Howard's full obituary click on the following link.

[Howard Phorson Obituary - Kincardine, ON | Davey - Linklater Funeral Home Ltd. \(daveylinklaterfuneralhome.com\)](https://www.daveylinklaterfuneralhome.com/obituary/f-howard-howie-phorson)



## Yvonne Beatrice (Lee) Keenan

1936-2022

Peacefully, with family by her side at Saugeen Memorial Hospital, Southampton on Friday, December 30, 2022 in her 86th year.

Yvonne was a member of the RWC Executive Board from 1993 until 2005. She worked at Ear Falls GS in the 1950's and moved with her family to Bruce County in the early 1960's. She rejoined Ontario Hydro Nuclear at the Bruce site in the late 1970's until her retirement in 1993.

During the 1980's she was a PWU Steward and also a PWU Health and Safety Committee member.

For more information and her full Obituary click on the link below.

[Obituary for Yvonne Beatrice \(Lee\) Keenan | T.A. Brown Port Elgin Chapel \(tabrownfuneralhome.com\)](https://www.tabrownfuneralhome.com/obituary/yvonne-beatrice-lee-keenan)

## OPINION EDITORIAL

On March 23<sup>rd</sup>, 2023 – the Power Workers' Union released an Opinion Editorial in both the Globe and Mail as well as the Toronto Star. The Editorial speaks towards the positive impact a circular carbon economy would have on Canada, and how nuclear energy is a key component of making it possible.

You can read the Editorial here: [Canada's Circular Carbon Economy Needs Nuclear Energy](#)

THANK YOU FOR READING

## THE PWU RETIRED WORKERS' CHAPTER NEWSLETTER

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### QUESTIONS? SUGGESTIONS? CONTACT US:

Visit our website:

<https://pwu-rwc.ca>

Email: [rwc@pwu.ca](mailto:rwc@pwu.ca)

Mail: Retired Workers' Chapter

234 Eglinton Ave E. – 3<sup>Rd</sup> Floor

Toronto, ON

M4P 1K5