

# The PWU Retired Workers' Chapter Newsletter



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## Message from the President

Welcome to the first issue of *The PWU Retired Workers' Chapter Newsletter*. The purpose of this newsletter is to provide specialized information to you, the members of the RWC. As you are probably aware, retiree organizations are very important.

Retirees are a strong force on the political scene due to the fact that we have the highest rate of voter turnout of any demographic. As a group, we are also quite proficient at lobbying governments and have been very successful in influencing the outcomes of various social democratic policies over the years.

The RWC was formed in 1996 - 1997 to serve as your "bargaining unit" and to ensure that the PWU continues to have access to your advice and experience. As the RWC President, I have a seat at the PWU Executive Board. This helps make sure that you have a voice on actions the Union is taking that might effect you.

I encourage you to activate your new Union Mail email account that the PWU has created so that you can continue to receive this newsletter, RWC information bulletins and other important and timely information.

I hope that you enjoy the articles in this edition of the *PWU Retired Workers' Chapter Newsletter* and please feel free to provide us with any concerns that you have or suggestions for future articles by email at [rwc@pwu.ca](mailto:rwc@pwu.ca).

Sincerely,

Peter Kelly

President, Retired Workers' Chapter

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## Keep Up To Date on Your Extended Health Benefits

Power Workers Union (PWU) retirees have earned the extended health protection plans which are accessible to them upon retirement. These plans often remain in force, with little or no change, just as if one was still working for their past employer. There are many plan providers such as, Green Shield Canada and Sun Life Insurance & Financial Canada, servicing the needs of retirees throughout the province of Ontario; and there are a slew of benefits that these providers offer. The most common of these benefits are vision and dental care.

For PWU Retired Workers' Chapter (RWC) members, whether working or retired, extended health benefits are open to change especially around negotiations over contract

renewals. When benefits are changed, how are retirees informed? Nobody likes to have a benefit claim denied because of a new requirement such as a physician's note or new monetary limitations.

The best way to keep up to date on your benefits is by visiting your provider's website. Once you are registered and logged in, a list of your benefits are readily available to you. Some provider websites have a menu tab that highlights anything that is "new" to your benefits. Green Shield Canada has such a tab on its home page. Take a moment to visit your provider's website and keep up to date. Additionally, RWC members can expect an information bulletin when changes to their benefit plans occur.

## The RWC Continues to Monitor the Progress of Bill C-27

### Bill C-27

- Has reached 2nd Reading in parliament.
- Shifts risk from the employer onto workers/retirees.

Introduced in October, 2016, Bill C-27 is making its way through the House of Commons. It is now awaiting 2nd Reading, and if passed through parliament, Bill C-27 could allow federally-regulated employers to retroactively convert Defined Benefit (DB) pension plans into Target Benefit Plans (TBP) and invite plan members to voluntarily convert to TBPs.

DBs are good pension plans, that provide a guaranteed retirement income for life with no risk to the retired member of the plan. TBPs are shared-risk pension plans that rely on employees/retirees taking on some risk. The targeted benefits are therefore not guaranteed and are reliant on the pension plans overall financial market performance. Joint sponsored DB plans like OMERS also has an element of shared risk.

TBPs are often seen as middle ground between DB plans, which offer a guaranteed pension, and Defined Contribution (DC) plans, which provide a lump sum amount based on investments. While TBPs provide targets; DC pensions depend entirely on plan performance and all the risk is transferred to employees and retirees. In tough times, target plan benefits can be reduced, providing less retirement security for its members.



### ***The Retired Workers' Chapter Executive Board***

*Front Left: Earl Evans, V.P. Sector 3, Peter Kelly, President , Rick Prudil, VP Sector 2.*

*Back Left: Robert Taylor, Dave Shier, Peter Falconer, Jo-Anne Usher, Gerda Potzel, Norm Eady, Adrian Zanchetta, Terry Pigeau.*

*Absent from photo: Bert Mitchell , VP Sector 1, Dave Bunnett, Secretary/Treasurer, Randy Becker, Fred Hansen, Lori Knight, Frank Maybury.*

#### **Bill C-27 continued from page 2...**

The PWU federally regulated pension plans are Bruce Power, Canadian Nuclear Laboratories, Nuclear Waste Management Organization and Rogers Communications Inc.

Bill C-27 would amend the 1985 Pension Benefits Standards to set new rules for TBPs so that any financial short fall is shared by both the employer and the retirees.

In 2015, Prime Minister Trudeau clearly promised in writing to the National Association of Federal Retirees that DB plans “which have already been paid for by employees and pensioners, should not be retroactively changed into TBPs. Prime Minister Trudeau’s government needs to honour that promise and to continue efforts, to build-up retirement income security for Canadians.

The RWC continues to monitor the progress of Bill C-27 and will keep its members informed throughout the process.

#### **Bill C-27**

- Would break the Liberal government’s vow to improve retirement security.
- Act now, tell your MP to scrap Bill C-27

## **PENSION INDEXING**

Most of the PWU Pension Plans have a cost of living (COLA) clause which provides a cost of living increase to member's pension when the rate of inflation reaches specific targets.

Increases when applicable are applied to pensions in January. RWC retirees are normally notified by their Pension Plan Administrator as to what the increases will be in the fall of each year.

COLA clauses look at the Ontario inflation rate from June to June each year. If the inflation rate increases by a specific amount as indicated in the Pension plan language then an increase will be triggered effective the following January.

The RWC will be posting the increases for each plan on the RWC web site.

## **Hydro One Health Benefits - Improvements**

The following improvements were made to the Hydro One Health Benefits Plan during the most recent negotiations. These benefits are for current Hydro One members and retirees and all changes are pending the ratification of the Memorandum of Agreement. Contract ratification meetings are in progress and the process will be completed by June 27, 2018.

### **Maintenance Drugs**

Implement a 90-day minimum supply for maintenance drugs.

### **Nursing Care**

Allow for Registered Practical Nurses in addition to the Registered Nurses currently allowed under the plan.

### **Vision**

Laser eye surgery is covered up to a maximum of \$3,000 per person per lifetime.

### **Health & Dental Brochure**

The parties will meet to update, reformat, and simplify the current Health and Dental Benefits brochure to be more user-friendly and less complicated for members to navigate. The initial meeting will be held within 60 days of ratification.

### **Psychological**

Increase coverage to \$2,250 (effective April 1, 2018) and \$2,500 (effective April 1, 2019) from current \$2,000.

## **RWC MEMBERSHIP MEETINGS 2018**

Membership meetings for RWC members will be held as follows:

- Kincardine - September 12, 2018
- Port Elgin - September 13, 2018
- Thunder Bay - June 13, 2018

Come out and join us for lunch and hear what is happening in regards to retiree issues. Spouses are also welcome to attend.



## **PWU is Fighting to Reverse the Federal Government's Decision to Remove Nuclear Workers From Public Pension Plan**

The Power Workers' Union (PWU) is part of a coalition of unions that are fighting to reverse the government of Canada's decision to remove workers at Canada's Nuclear Laboratories (CNL) formerly Atomic Energy of Canada Limited (AECL) from the Public Service Pension Plan. This decision was made without any consultation or discussion with Unions representing Canadian nuclear workers and is unfair to PWU members who work for CNL at the Chalk River site. If allowed to pass, this decision will effectively take away the rights, benefits and pension plans PWU members have worked so hard to obtain, without providing an opportunity to negotiate.

Let the Government know you stand with your fellow Canadian nuclear workers. There are several ways that PWU members can get involved with this initiative.

- 1) Visit this website: [www.fairdealforworkers.com](http://www.fairdealforworkers.com) and sign the Canadian Alliance of Nuclear Workers (CANW) online petition.
- 2) Like, Share, follow and comment from your social media profile in support of the campaign. On Facebook [www.facebook.com/CanadianNuclearWorkers/](https://www.facebook.com/CanadianNuclearWorkers/) or on Twitter [www.twitter.com/CanadianNuclear](https://www.twitter.com/CanadianNuclear).
- 3) Join your fellow Union brothers and sisters at a protest on Parliament Hill scheduled for June 5, 2018 between the hours of 11 a.m. and 1:00 p.m. Union speakers will begin their speeches at noon. Your attendance at this rally would significantly enhance the effectiveness of this protest.

Show your support and help make a difference by standing alongside your fellow PWU members who are directly affected by this unfair decision.

# RWC Organizational Chart

