

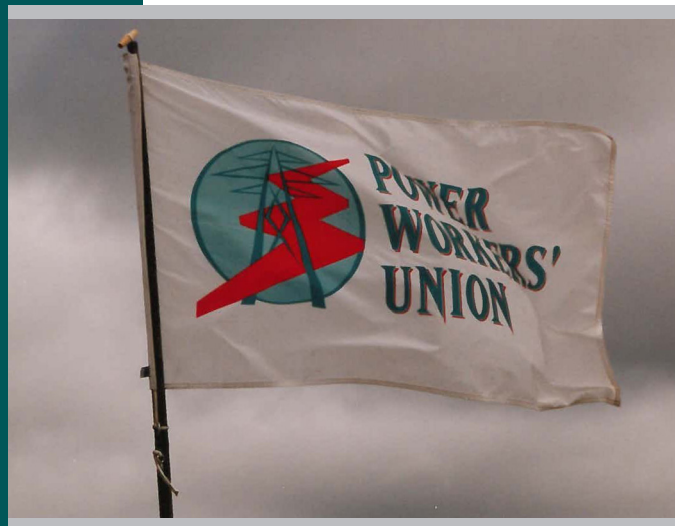
OCTOBER 2018

# RETIRED WORKERS' CHAPTER

NEWSLETTER 



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# PRESIDENT'S MESSAGE |

Dear Members of the Chapter,

I hope everyone enjoyed the summer.

This is our second newsletter and I hope that you find the articles interesting.

We have completed our RWC membership meetings for this year. We had good turnouts and there were some interesting conversations. Along with our newsletter these meetings help us keep in touch with the membership. The schedule of the 2019 meetings will be decided on at our upcoming executive meetings.

Once again I must emphasize the importance of retirees on the political scene due to our high voter turnout. Municipal elections are taking place in Ontario on October 22. Most municipalities now allow on line voting so if you are absent from the province you can still vote. Check your municipality for voting details.

We know that many retirees were involved with candidates for the provincial elections this past June. As you know the PWU does not endorse any party. During each election a list of questions that pertain to energy and labour issues are sent to the parties. Their answers are then distributed to the membership and the RWC.

If you have email and have not provided us your email address please do so. Send it to [rwc@pwu.ca](mailto:rwc@pwu.ca)

Also if you are interested in receiving PWU bulletins etc., please sign up for a Union mail email account.

The RWC will be attending several events in the coming months where retiree input will be required.

As always if you have any concerns and or suggestions for our newsletter please let us know.

For those travelling to warmer climates in the next few months, safe travels.

Sincerely,

Peter Kelly  
President RWC



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

***“Once again I must emphasize the importance of retirees on the political scene due to our high voter turnout.”***





# WHAT TO DO IF YOU ARE DENIED HEALTH OR DENTAL BENEFITS

Most PWU members and their spouses are entitled to Extended Health and Dental Benefits throughout their retirement.

From time to time the RWC is made aware of some cases where claims are either denied outright or only a partial payment is made. To be clear, sometimes the insurance company is correct because the item is either not covered or has a cap of some sort that limits payment. Too often however, legitimate claims are improperly paid or not paid at all.

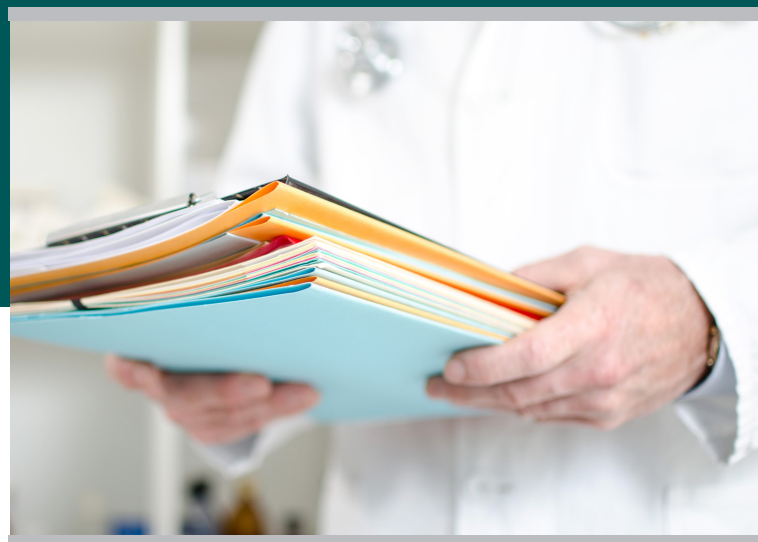
You earned your post-retirement benefits and so it is important to educate oneself on what is covered and what is not. It is also important to be aware of all the restrictions, timelines and other considerations that your plan requires. Adhering to these things can help the process run a bit more smoothly. Doing so also takes away an excuse for the insurance company to deny an otherwise legitimate claim.

Most of the major health benefit companies and insurers have websites and phone numbers to help you to navigate through the do's and don'ts of your plan. Please use them.

If you find yourself in a position where something is being denied that you feel should be covered you should complete the following process:

- 1) Get the reason for the denial in writing.
- 2) Speak with the insurance company to see if they are missing any information that you can provide.
- 3) Retain copies of any correspondence and any notes that you have taken
- 4) Call or write the company you retired from to see if they agree with the denial by the insurance company

If taking these steps does not lead to a satisfactory conclusion and you still feel that you are being denied a legitimate claim the RWC and the PWU are willing to try and resolve the claim for you. If you wish to seek out this assistance you can contact any one of the RWC Executive or call the PWU office and they can help you get in touch with the appropriate RWC Executive.



# PENSION INDEXING INCREASES FOR 2019

Most RWC members will receive a cost of living increase on their pensions effective January 1, 2019. The increases will be as follows:

- Hydro successor companies, confirmed by the PWU
  - 2.4%
- OMERS retirees
  - rate to be determined Nov. 2018.
- Canadian Nuclear Laboratories
  - rate to be determined.

The PWU can negotiate directly with most of the employer companies for pension improvements.



In 1990 the PWU negotiated pension indexing with Ontario Hydro. This was an excellent move at that time. The indexing rate at that time starting in 1991 was 75% of the Ontario Cost of Living Index (CPI). In 2000 the indexing was negotiated to the full increase of the CPI. The increase is based on the increase in the Ontario CPI from June to June each year. This provision was carried over to all of the Hydro Successor Companies.



# WHAT IS THE DIFFERENCE BETWEEN THE PWU RETIRED WORKERS' CHAPTER AND A PENSIONERS ASSOCIATION?

From time to time the members of the PWU Retirees Chapter (RWC) executives are asked this question.

Many Companies formed Retirees Associations years ago. These associations were mainly social clubs in nature. The following is from the Hydro Pensioners association web site and indicates their mandate:

"Ontario Hydro Old Timers' Association was formed on December 9, 1949 to promote and encourage social interaction amongst the retired members of the Hydro-Electric Power commission staff. In 1952, the organization was renamed the Ontario Hydro Pensioners' Association. Subsequent to the 1999 reorganization of Ontario Hydro, the Association changed its name to become the Hydro Pensioners Association of Ontario."

Over the years many Unions have created Retirees Chapters. These organizations are focused on protecting and informing their retired members about issues that may affect their pensions.

More than that, the Retired Workers' Chapter is a way of making sure that the PWU continues to have access to your advice and experience after you've retired.

More and more, retirees who once worked at companies represented by the PWU remain active on the Internet after they retire. The RWC wants to take advantage of this trend to provide more up-to-date information and interactive services. We also provide a newsletter which is designed to keep you informed. You will receive this newsletter via email and if you are not on email a copy will be sent via post.

The following is from the PWU RWC web site and indicates the purpose of the RWC:

***"The PWU continues to represent you after you've retired – on issues like pensions and benefits or other matters that may arise after your retirement."***

The PWU Retired Workers' Chapter is your "bargaining unit". The RWC President sits on the Union's Executive Board. It helps make sure that you are informed of any issues that might affect you and of the actions the Union is taking to protect your interests. It also helps make sure that you have a voice in any Union actions that might affect you.

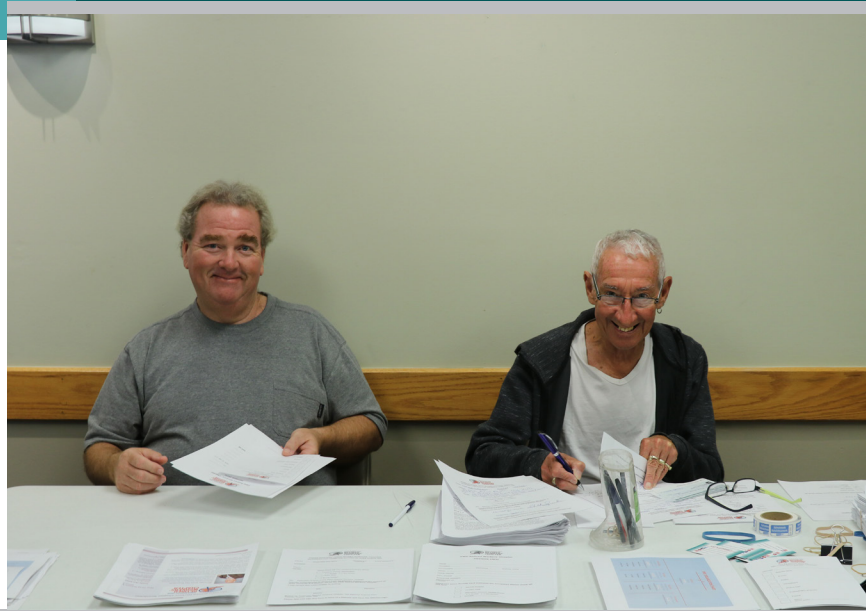




# RWC MEMBERSHIP MEETINGS

Our membership meetings are now completed for 2019. The meeting schedule for 2019 will be available after the next RWC Executive Board meeting on September 26.

We encourage you to attend the meetings. The following is a quote from a RWC member that attended one of our 2018 meetings.



*"Very pleased to attend the PWU RWC meeting at Kincardine Legion Branch 183 on September 12th. After a light lunch the RWC Executive members in attendance were introduced. Each head table person in turn then provided well prepared information on the health of pension plans in OPG, Hydro One, Bruce Power and OMERS, the challenges with negotiations as it relates to post retirement health and dental benefits, appropriate action in the death of a spouse and an overview of the RWC. The RWC is to be applauded for undertaking the work of getting the information out the RWC members and for engaging possible new members while also answering questions. Looking forward to the next meeting."*

- David Trumble, RWC Member/  
Bruce Power Pension Plan



# HOW SOME RETIREES KEEP INVOLVED IN THE LABOUR MOVEMENT

## Labour Councils

Too few of us know the value of local Labour Councils. It may surprise people to know that there are over one-hundred and thirty local Labour Councils across Canada, all very much in touch with their surrounding communities. With more than forty Labour Councils, Ontario can boast of having the largest number of Labour Councils in Canada. Some councils are urban, and some are rural, while some have a foot in each camp. Many PWU members participate in Labour Councils in Ontario, while members of unions such as those associated with the Canadian Nuclear Workers' Council participate in Labour Councils in communities across Canada.

Along with a vast number of unions and the three million plus members that make up the affiliate unions of the Canadian Labour Congress (CLC) the PWU is affiliated to the CLC and to several Labour Councils in Ontario. With Labour Councils being direct chartered bodies of the CLC, Labour Council affiliation gives the local union a voice on the national stage.

How has this helped the PWU? The PWU knows the value of a local presence in communities where PWU members work and live. Labour Council involvement is a direct connection to those communities and beyond the confines of the PWU the voices of local PWU members is resoundingly heard. In fact, there is a significant pay off for Labour Council involvement. PWU members participating in Labour Councils bring together the disparate unions beyond the PWU, but affiliated to the Labour Council, to support at all levels of government and in front of the Canadian Nuclear Safety Commission the licensing and ongoing operation of our nuclear plants. This same work also puts the PWU members in Labour Councils front and centre at hearings such as the Long-Term Energy Plan.

*Continued on Page 7...*



# HOW SOME RETIREES KEEP INVOLVED IN THE LABOUR MOVEMENT

## LABOUR COUNCILS

So, why is this an important for PWU Retirees?

Many Labour Councils in Canada need the drive, knowledge and energy of retirees from all unions to sustain their work. Labour has suffered at the hands of bad government policy for years. Policy that has seen manufacturing job loss, closure of power plants and poor funding of public entities such that job loss is an issue in areas such as healthcare and education. All of this and much more harms the density of union membership in communities. This drop-in union density takes its toll on Labour Councils.



Retirees wanting to continue the fight even if they are out of the workplace can step up and help to fill this void and keep our Labour Councils vibrant by being a voice for the Labour Movement and for our membership.

Assisting Labour Councils is key to sustaining Labour's voice. If, as a retiree, you think you might be interested in helping your local Labour Council, please seek them out. Should there be details that retirees need before making such a contact or commitment, please contact David Trumble at [dktrumble@gmail.com](mailto:dktrumble@gmail.com)

Dave has many years of involvement with labour Councils and is a RWC member.



# NATIONAL PENSIONERS FEDERATION AFFILIATION



The PWU Retired Workers Chapter (RWC) is affiliated with the National Pensioners Federation. The RWC on behalf of our members participates in this organization.

National Pensioners Federation (NPF) is a national, not for profit, nonpartisan, non-sectarian organization of 350 seniors chapters, clubs, groups, organizations and individual supporters across Canada with a collective membership of 1,000,000 seniors and retirees devoted entirely to the welfare and best interests of ageing Canadians.

Their mission is to stimulate public interest in the welfare of aging Canadians. Their goal is to help seniors and retirees have a life of dignity, independence and financial security. The mandate is accomplished through educating members and the general public on issues such as:

- Pensions
- Housing
- Health Care
- Democracy
- Social Programs
- Elder Abuse
- Transportation
- Affordable Access to Information

As well as presenting policy position briefs to the Federal Government based on the resolutions and discussions at their Annual National Convention they lobby federally for improvements to all things concerning seniors and retired workers.

RWC Vice President Sector 1, Bert Mitchell, and Secretary/Treasurer David Bunnett, represented the RWC at the NPF convention September 26-28, 2018.

David Bunnett sat on the resolutions committee and the main resolutions passed at the convention this year which now become policy of the NPF were as follows:

1. Health (10 resolutions)
2. Pensions (4 resolutions)
3. Housing (9 resolutions)
4. Finances (8 resolutions)

If you would like more information on the National Pensioners Federation, and what they are all about, please go to their website.

National Pensioners  
Federation



Fédération Nationale  
des Retraités

# RWC WORDSEARCH OCTOBER 2018

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# QUESTIONS? SUGGESTIONS?

CONTACT US:  
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