



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

Dear Retiree,

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

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

Members of Municipal Pension Plan (MPP) will receive 50% of the Medical Services Plan premium. The MPP subsidizes 50% currently.

Members of the Canadian Blood Services Pension Plan (CBS) will receive 50% of the Medical Services Plan premium. CBS does not subsidize benefit premiums.

Member of the Public Service Pension Plan (PSPP) will receive 33% of the Medical Services Plan premium. The PSPP subsidizes 66% of the premium.

*See Q&A for further information.*

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

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

**Eligibility criteria:**

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

1. You must have retired as a member of one of the unions in the Nurses' Bargaining Association under the Provincial Collective Agreement (BCNU, UPN, HSA).
2. You must be receiving a pension from either of the following pension plans: MPP, the PSPP or the CBS.
3. For members of the Municipal and Public Service Pension Plans, you must be paying part or all of the premiums for the Medical Service Plan (MSP) from your own pension (not a beneficiary pension) to receive a payment.

**Ineligibility:**

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

**Members of the Municipal Pension Plan and Public Service Pension Plan**

Once you have completed the application form and BCNU have received it, your name and your Social Insurance Number will be submitted to the Pension Corporation of British Columbia just prior to the reimbursement being made. The Pension Corporation will verify that you are a member of the MPP or PSPP and that MSP was deducted from your own pension plan. You do not have to provide any ongoing information once we have received your completed application form. Reimbursements will occur twice per year, in June and December.

**Members of the Canadian Blood Services Pension Plan**

You MUST SUBMIT a statement showing that you pay Medical Services Plan premiums from your own pension. Payments are done twice in a year but are not automatic. Therefore, you must ensure to submit your statements twice every year. We expect to receive your latest statement by the second week of May and November. You must send your statements to the attention of the Retiree Benefit Administrator either through mail or fax to the following:

BCNU 4060 Regent Street, Burnaby, BC V5C 6P5  
Fax No. 1-888-284-2222.

**Banking information**

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

**Taxation information**

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

**Need more information?**

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

Yours truly,



President of BC Nurses' Union

## Questions & Answers

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

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

If you terminated employment prior to retirement and retired when you were not a member of one of the NBA unions. For example, if you terminated employment as a Registered Nurse and member of BCNU at a hospital in BC and went to work at a doctor's office prior to retirement, you are not eligible;

If you were a union member but were employed at Riverview or Oak Bay Lodge or any other site covered by the Nurses Master and Component Agreement with the provincial government when you retired;

If you retired in a non-union position such as a nurse manager;

If you retired as an employee in health care but your union was not under the Nurses' Bargaining Association such as the Hospital Employees Union (HEU).

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

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

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

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

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

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

**Q:** When will I receive my reimbursement?

**A:** You will receive two lump sum reimbursements each year – in June and in December.

You will receive a pay slip at the time of any reimbursement being made. MSP is a taxable benefit and this amount must be reported on your T4A at the beginning of each year.