THAMES HERITAGE CLUB NEWS FALL 2023

Hello,

Fall is just around the corner and we find ourselves looking at return to school, less time at the cottage and beach. Soon, those tasty Niagara peaches return to store shelves.

In this issue:

- Heritage President Communication
- Public Service Health Care Plan
- Johnson Insurance / Belair Direct
- 2024 Pension Indexing tracking
- 2023 Annual Banquet
- membership dues increase for 2024
- Columbia Sportswear Employee Store Invite
- GoodLife Fitness Membership Plans

Your Benefits Contact Numbers

C.P.C. Pension	1-877-480-9220
Superannuation	1-800-561-7930
C.P.P. / O.A.S.	1-800-277-9914
Canada Life	1-866-716-1313
P.S.H.C.P.	1-855-415-4414
Access H.R.	1-877-807-9090
Employment Ins	1-800-206-7218
Passport	1-800-567-6868
Can Rev Agency	1-800-959-8281

Your Benefits

Survivor procedures:

To ensure the survivor of a retiree maintains pension, health and medical benefits, a number of contacts must be made after a retiree's death.

Access H.R. (1-877-807-9090)

- ..retiree name
- ..employee I.D. number
- ..social insurance number
- ..copy of death certificate

C.P.C. Pension (1-877-480-9220)

- ..retiree name &employee I.D. number
- ..postal code
- ..month and date of birth
- ..copy of death certificate
- ..copy of retiree's will

Canada Life - C.P.C. (1-866-716-1313)

Canada Life - PSHCP (1-855-415-4414)

- ..retiree name
- ..employee number
- ..copy of death certificate
- ..plan numbers ..51057, 51391, 52111, 52112, 52113, 52114 & 52115

<u>NOTE</u>: Very important to notify Canada Life as soon as possible in order to set up a new automatic withdrawl in the survivor's name in order to keep policy in force and maintain medical, dental and vision benefits.

C.P.P. / O.A.S. (1-800-277-9914)

- ..retiree name
- .. social insurance number
- ..copy of death certificate

NOTE: Besides the C.P.P. survivor
Pension, there is a Death
Benefit payable to the survivor

Superannuation (1-800-561-7930)

- ..retiree name
- .. social insurance number
- ..copy of death certificate
- ..copy of marriage certificate

Canada Rev Agency (1-800-959-8281)

C.R.A. is to be contacted when a member or spouse passes to prepare for T-1 and T-3 form completion.

Message From President



2023 is entering the Fall time of the year. This time of year brings fall fairs, leaves changing colour and final cottage visits.

The latest C.P.I. numbers are in. WOW is all I can say regarding all the changes that have occurred regarding insurance coverages.

Firstly we will see a rebranding of the familiar Johnson Insurance divisions into Belair Direct. This will be covered off later in the Newsletter.

The next change is much more extensive and time consuming. It involves the migration of Sun Life covered members (primarly Superannuation recipients) to Canada Life. There are enrolment forms to complete as well as direct deposit documentation. This will be covered in detail later in the Newsletter.

A field luncheon was held Bayfield, On for our chapters' Northern Area. Our annual Golf Tournament is scheduled for August 16th at the Dorchester Golf and Country Club. Planning is well underway on our Annual Reunion Banquet which takes place on October 14th. The event details along with the attendance confirmation form are in this Newsletter. We will continue to meet with up & coming retirees to prepare them for their receipt of documentation

related to retirement and review of important documents they will have to complete for the process such as divorce agreements from any previous marriages. It is time for a reminder to any members who may have forgotten to 2023 membership dues which help fund your Heritage Club and allow events and services to continue. Along those lines we are finding that event providers, restaurants and entertainment have raised their prices following the pandemic . As a result your Heritage Club has found itself having to increase membership dues by a modest \$1.25 per month which works out to \$15.00 per year. (previously \$12.00 per year)

The Columbia Sportswear Employee Store Invite is back again and is open from August 25 to Sep 17 for members from any Chapter . We are here for you , our supportive members , and will continue being here for you.

We have arranged a multi-day Seniors Bus Trip to Casino Rama for Sep 19 – 22. Details are contained in this

Heritage Club Support To Members

Widows / Widowers

Newsletter.

There have been nine (9) consultations held in 2022 and 7 so far in 2023 with widows and widowers to assist them with C.P.C. survivor benefits, pension questions and PSHCP impact as well as completion of various documentation. Also, we have guided widows/widowers when dealing with funeral homes as to the assistance these homes can provide in the documentation required to ensure that C.P.P. death benefit and C.P.P. survivor pension is applied for and submitted.

Pre-retirement Meetings

There have been 20 meetings in 2022 and 22 so far in 2023 with potential retirees covering what to expect in the way of documentation from Canada Post, the Pension Centre and Canada Life. Subsequent meetings have also been held with these retirees to assist them with the completion of these forms including witness signatures.

Volunteer Contributions

Members who are volunteering at any activity should be recognized for their participation. Let the Heritage Club know how much and how often . Many volunteer activities seem to go unnoticed.

Some examples are

- .. seniors for seniors
- .. tax assistance for seniors
- .. volunteer lifeguard
- .. recyclable item collection for a cause
- .. cancer clinic guide/assistant

Membership Renewal Time

It is almost time for renewal of Thames Heritage Club Annual Dues for 2024 through payment of the **\$15 yearly dues**. Your Heritage Club counts on your continued support to offer membership benefits.

Send payments to:

Thames Heritage Club 955 Highbury Ave London, On N5Y 1A3

(Note: Dues may be paid by e-transfer)

..send to: Henry Masek

hsmasek@hotmail.com

Membership dues increase for 2024

Due to increased costs of printing and lunches we are having to increase the annual membership dues from \$1.00 per month to \$1.25 per month for 2024. This means a new yearly amount for membership dues of \$15.00

Membership Benefits

Some of the membership benefits are ...

- discounted fees at GoodLife Fitness
- 40% %0% discount at Columbia Sportswear Employee Store Events
- very attractive travel Insurance rates with Medoc (Johnson Insurance)
- pre-retirement meetings to review retiree documentation packages
- Widow / Widower consultation service
- 4 newsletters per year for paid-up members (2 newsletters per year for regular members)
- discount on cost of Annual Banquet
- discount at Annual Golf Tournament
- discounted periodic luncheons at the Mandarin Restaurant and other eating establishments in the chapter areas
- scholarships for university and college
- discount of \$100 to \$500 per person on Colette Tours
- bus trips

CPC Pension Payment Dates - 2023

July 31 August 31 September 29 October 31 November 30 December 29

C.P.P. Pension Payment Dates - 2023

July 28 August 27 September 27 October 27 November 26 December 22

<u>Superannuation Payment Dates – 2023</u>

July 27 August 29 September 27 October 27 November 28 December 27

2023 CPC Pension Indexing Rate

The indexing rate for January 2023 was set at 6.33%

2024 CPC Pension Indexing Trend

In the first nine months of the 2024 pension indexing calculation year (Oct,Nov,Dec,Jan,Feb,Mar,Apr,May &June), the trend is at **5.11** %. There are still three months to go prior to the Sep/2023 end of the Pension indexing calculation year. The longer the monthly C.P.I. number stays in the present range, the less impact future C.P.I. numbers will have on the trend already established.

Heritage Club Executive

President: Henry Masek 519-204-8873 thamesheritageclub@gmail.com

1st Vice-President: Catherine Metcalf

519-660-4193

2nd Vice-President: Sherry Hexter

519-636-7411

Treasurer: Stew Metcalf

519-660-4193

Secretary: Dianna Snell

519-601-0085

In Memoriam – 2023

Abel , Hilda Farnsworth , Melvin Kijewski , Mike Rigole , Victor

New Members – 2023

Clark, Joanne Horton, Janet Kasiurak, Shane Kennedy, Jeff Mark, Jayne Matos, Benjamin Sullivan, Sheila Williams, Patricia

Pre-Retirement Meetings

Future retirees may meet with the Heritage Club president to discuss what to expect in the way of documentation from Canada Post H.R., Canada Life and the Pension Centre along with assistance in completing and witnessing the various forms

Contact Henry Masek @ 519-204-8873

Widow / Widower Consultation

There is a need for widows and widowers of former Canada Post employees to have support when facing the death of a spouse when it comes to pension, benefits and survivor documentation. This covers Superannuation, Canada Post Pension, Canada Pension Plan, Old Age Security, Canada Life and PSHCP Benefits including (basic and over-65 life insurance policies) and Canada Revenue Agency.

Your Heritage Club president will help you through this complex area of concern.



Heritage Club members rerceive 30% off online registration with a (paid-up) current membership.

There are 7 membership types to choose from.

To learn more about this corporate offer, visit *corporate.goodlifefitness.com*OR

Call the corporate membership experience # 1 - 800 - 387 - 2524

You will require your (paid-up) Heritage Club membership number and current address to access information on this offer.

Reminder:

2023 Heritage Golf Tournament

The 2023 version of the Heritage Golf Tournament will take place on Wednesday, August 16th at the Dorchester Golf &Country Club



Seasonal Shopping Time

Your Heritage Club has arranged another Heritage Club Invitation for members to shop at the Columbia Sportswear Employee Store in London. Card carrying Heritage Club Members for year 2023 can shop and enjoy a discount of between 40% - 50% off brands such as Columbia, Sorel, Mountain Hard Wear and Prana. This is an invitation-only event which occurs four times per year. Club members are to have their current club I.D., photo I.D. and the invitation and present it at the employee store from Aug 25, 2023 -**Sep 17, 2023** and shop. Each member can bring along up to four (4) family and/or friends with them.

Full details on attached Columbia Invite.

Newsletter E-Mail Option

You may receive your Newsletter via e-mail if you wish. Just notify your Heritage Club though e-mail at thamesheritageclub@gmail.com or by calling a member of the executive.

Death Of Member

In an effort to keep our information up to date, we need to know when any of our members is deceased.

July 2023 - Northern Area Luncheon



Henry Masek
Roy Straughan
David Hilliard
Sherry Hexter
Robert Hexter

Cathy Metcalf
Stew Metcalf
Mike Traczuk
Gisele Vallee

Seniors Bus Trip

September 19 – 22, 2023

Casino Rama Resort 4 day – 3 night package

- includes .. pick-up and drop-off in Port Stanley , St Thomas or London

.. deluxe suites in Rama.. luncheon boat cruise.. \$30 in free slot play

PRICE: \$475 per person (double occupancy)

For further details – please contact Sherry @ 519 – 636 – 7411

P.S.H.C.P. (Public Service Health Care Plan)

On July 1st of 2023, the federal public service had their health care benefits migrated from Sun Life to Canada Life.

This required an enrollment process which involved the receipt, completion and and mailing back of multiple forms. This impacted not only the federal public service but also retired former federal public service employees as well as their survivors who receive their pensions from Superannuation.

This entire process was supposed to be smooth as individuals would receive their enrollment packages in the mail. Some people did but many people did not.

A special contact was set up for PSHCP employees and retirees. Unbelievable delays and wait times occurred. Many were over 2 hours. I tried it out myself and experienced a 56 minute wait time.

This is totally unacceptable for seniors to navigate. There were 4 pages of enrollment forms to complete as well as 2 pages of direct deposit forms. There are now new health plan numbers to deal with depending on your month of birth.

Your Heritage Club sought out these documents and now has them on hand at the chapter office. We can assist you with these forms and how to complete and mail them back. We also have the capability to laminate your new Canada Life PSHCP I.D. card when you receive it so it will be safe and secure from damage .

Johnson Insurance

We have just been informed that the car and home division of Johnson Insurance is undergoing a rebranding to Belairdirect. In the not too distant future the Group Benefits and Travel divisions will also eventually rebrand.

You do not need to take any action now

Your existing policy with Johnson Insurance will remain in effect and all contacts will stay in place as before.

As soon as more updates arrive, you will be notified.



EXCLUSIVE INVITATION TO THE COLUMBIA EMPLOYEE STORE FOR:

Canada Post Heritage Club

ITEMS ARE MARKED WITH EMPLOYEE STORE PRICING

VALID DATES

08/25/2023 - 09/17/2023

VALID FOR YOU + 4 GUESTS

WHAT TO BRING

THIS INVITATION
PHOTO I.D.
PROOF OF AFFILIATION

business card | membership card | company email signature | pay stub | original email | other form of affiliation

LOCATION & HOURS

1-1425 Max Brose Dr London ON, N6N 0A2

MON-FRI: 10AM - 8PM SAT: 9:30AM - 6PM SUN: 10AM - 5PM Store Closed 9/4 – Labour Day

YEAR-ROUND ACCESS

MILITARY PERSONNEL: EVERY DAY SENIORS (65+): FIRST TUESDAY OF EACH MONTH

Questions? Please email: londonemployeestore@columbia.com

Columbia encourages customers to bring a reusable shopping bag







You Are Cordially Invited To The

Thames Heritage Club's Annual Reunion Banquet October 14, 2023

Best Western Lamplighter Inn & Conference Centre 591 Wellington Rd S , London, Ontario

Social Hour: 5:00 pm Buffet Dinner: 6:00 pm

- Grand Prize Draw
- Cash Bar
- Live Entertainment
- Share The Wealth Draw
- Ample Free Parking
- Close to Bus Stops
- On-site rooms available for those who wish to stay overnight

Cost - \$45.00 per person active (paid-up) member (valid card number) / spouse / partner. \$55.00 per person non-active (non paid-up) member / spouse / partner \$60.00 per person (non-member)

Come out and renew old friendships, make new friends, reminisce about the good old days.

We would like to know as soon as possible, how many are planning to join us so we can adequately organize this special event. We will try and provide reserve seating when requested ahead of time. Attendance is not restricted to Heritage Club Members only, so feel free to bring along family, friends and colleagues.

Please send your attendance confirmation along with a cheque or money order covering the attendees as per the above cost listing to the address shown below. Payment should be made to "Thames Heritage Club".

Your confirmation/information is required by September 26th, 2023

Send order and cheque payment to: Thames Heritage Club, 955 Highbury Ave , London On $\,$ N5Y 1A3 $\,$ $\,$ OR $\,$

Send e-transfer made out to Henry Masek	to hsmasek@hotmail.com
Cut here	
PLEASE PRINT:	
Name	Heritage Club membership number
Name of spouse/ partner	Name of guest(s)
Overnight Room Required: Yes	No