



Bell Pensioners' Group

Together, Protecting our Pensions and Benefits since 1995

OTTAWA CHAPTER, INCLUDING ONTARIO EAST, NORTH & OUTAOUAIS Summer 2024 Newsletter

Dear BPG Members,

As we approach summer, it has started with a full blast of heat and more for most of us, particularly in eastern Ontario and the Outaouais. Since our Annual General Meeting on May 8th at the Nepean Sportsplex, your chapter Leadership Team has taken some time to review your feedback. More information on this later.

In this Newsletter you will find:

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On behalf of the chapter Leadership Team, I want to thank you for your support and look forward to seeing you and chatting over coffee at our face-to-face Fall Meeting on November 13th at The Hellenic Centre, 1315 Prince of Wales Drive, Ottawa.

Have a great summer everyone.

Claude Elliott, Chair BPG Ottawa, Ontario East, North & Outaouais Chapter

President's Message

Summer is upon us, time to enjoy the warm weather with family and friends.

There is not a lot to report since most accomplishments were discussed at the AGMs. If you missed the AGMs, a summary of the team's accomplishments follows. Both French and English AGMs were recorded and are (or will soon be) available on our website's member portal.

In summary, here is what was covered at the AGMs:

Pension:

- The health of all the pension plans we monitor (Bell, BCE, Télébec and Aliant Atlantic) remains strong and healthy.
- BCE will continue to take a contribution holiday on both the Defined Benefit and Defined Contribution plans.
- Pensioners, survivors and estates who were receiving pensions in 1997 have had their 1998 pensions adjusted retroactively to correct the 1998 cost of living error. ***Thank you to the two pensioners who were the plaintiffs on our Statement-of-Claim.***
- Bell informed us in early May that pensioners who, in 1999, opted for the Cash Compensation Plan in lieu of the Employee Discount Plan (EDP) will, effective August 1, 2024, no longer receive cash compensation but will become eligible for the EDP.

Strategic Plan:

- Pensioners who are covered by any dental insurance plan cannot cancel the plan to become eligible for the Federal Dental plan. This was confirmed by Service Canada to both BPG and Bell Canada.
- The team introduced a travel health insurance plan in April of 2023. Approximately 3800 members joined the plan.
- A new website with a members'-only portal was introduced at the end of January 2024.
- Adoption of QuickBooks Online™ (QBO) is almost complete. All revenue and expense data will be tracked in QBO. In addition to financial tracking, QBO will also be used to track membership data. This should help our treasurers and membership coordinators in the performance of their duties.
- No survey is planned in the immediate future. Our volunteers need a well-deserved rest.

BPG Finances:

- BPG finances remain healthy. The BDO review engagement is available on our website under the Organization > Financial Results tab.

Board changes:

As in most organizations volunteers come and go. BPG is no exception. We will be saying goodbye to the following directors:

- Claude Elliott - Chair of the Ottawa, Ontario East, North and Outaouais Chapter (December 2024)
- Marjolaine Gilbert – Chair of the Québec City Chapter
- Steve Longeway – Chair of the Nominations Committee
- Denis Marquis – Past President

On behalf of the board, I thank you for your contribution to the success of BPG.

At the same time, we welcome the following new board members:

- Mike Feldstein – VP Ontario
- Diane Rochon – Chair of the Benefits Committee
- Jean Lasnier – Responsible for IT
- Randy Marie Sloat – Chair of the Nominations Committee
- Ron Haag – Chair of the Ottawa, Ontario East, North and Outaouais Chapter (January 2025)
- Yves Simard - Chair of the Quebec City Chapter

Thank you for volunteering your time and expertise. Have a great summer.

Sincerely,
Antonio (Tony) Lépine, President, BPG

BPG Ottawa, Ontario East, North & Outaouais Annual General Meeting (AGM)

The Ottawa, Ontario East, North & Outaouais AGM was held on May 8th. More than 140 members attended. This is the one mandatory meeting we hold to present financial results and hold elections for board members. In addition to the AGM business, Ron Haag, our Vice-Chair, introduced himself. Ron will be assuming the role of chapter Chair in 2025.

Chapter Co-Web Master, Walter Arksey, provided an overview of the new BPG Website and Portal. Tony Lepine, BPG President, presented the BPG President's Report.

Claudia Morrison, Regional Trust Advisor, RBC Wealth Management (Claudia.morrison@rbc.com), reviewed material on Powers of Attorney. Here are the documents Claudia referenced in her presentation:

Matters Beyond Wealth Podcast Hosted by Leanne Kaufman (Royal Trust President & CEO)

Leanne Kaufman hosts this podcast on estate planning, healthy aging and wealth insights with other professionals.

<https://www.rbcwealthmanagement.com/en-ca/podcasts/matters-beyond-wealth>

Go to Grandma

[Health, Home and Happiness: Go To Grandma with Kathy Buckworth - My Money Matters \(rbcroyalbank.com\)](https://www.rbcroyalbank.com/health-home-and-happiness-go-to-grandma-with-kathy-buckworth-my-money-matters)

David Chilton

[The Wealthy Barber Returns \(rbcwealthmanagement.com\)](https://www.rbcwealthmanagement.com/the-wealthy-barber-returns)

Thank you to all those members who completed the Meeting Evaluation Form. This is the tool we use to get meeting feedback and suggestions for future speakers. The lucky winner for completing the Evaluation was Sandra Maloney. Again, the top response to the question, "What went well for you today", was the ability to meet and catch up with former colleagues. We will continue with Social Hour and move the meeting start time to 10:00 AM to allow more time for the out-of-town members to get there. We have expressed our concerns to the Nepean Sportsplex (microphone gremlins) and followed up with the catering company regarding the service issues.

The topics most requested for future speakers were:

1. Wealth Management and Investments
2. Estate Planning
3. Taxes and Capital Gains
4. Bell / BCE Presentation on Products and Services
5. Travel Insurance

If you know someone with expertise in any of these topics and you think they would be agreeable to speak to us, please send an email to chairbpgottawa@bell.net.

Membership Expiry Dates

In the past, your BPG membership always expired on December 31st. If you paid for multiple years, e.g., 3 years, then your membership would expire on December 31st of the third year. Having all memberships expiring on December 31st created a lot of work for our volunteer treasurers. Over the past year, all the BPG chapters have been migrating their membership files to QuickBooks™. QuickBooks is a financial system that enables all BPG chapter treasurers to keep better records and simplify their monthly, quarterly and yearly financial reporting.

Over the next few months, we will be adding a membership expiry date that will be one year from the date paid. For example, if the member paid on July 1st, 2024, then the expiry date for his/her membership will be July 1st, 2025 (if the member paid for one year). If the member paid for multiple years, e.g., 3 years, then the membership expiry date will be July 1st, 2027.

Meanwhile, in all our newsletters we provide your membership number and expiry year. This will continue with future newsletters except we will include the month. In the future, we will also send you a notification before your membership expires and include payment options. More details and sample letters will be included in our Fall Newsletter to alleviate any potential scams.

Web Site and Members' Portal

The BPG website and members' portal launched January 31st and we have received a lot of great feedback on it. Glad everyone is enjoying it. Be sure to check out the Help and Member Resources section for interesting information, user guides, etc. to assist you with any issues you may be having and fill out a help form if your issue cannot be resolved. [Help | Bell Pensioners Group / Groupe Pensionnés Bell](#)

You must log in using a valid email address as your user ID and your BPG member number as your password, not your Bell retiree number. You can change your password after the initial log in if desired. The portal will provide an expiry date which is the date you are paid up to and once that expires, you can renew. The renewal form is under Membership – Renew Membership. [Renew Your BPG Membership | Bell Pensioners Group / Groupe Pensionnés Bell](#)

We have introduced a new recurring subscription model on the portal to pay by credit card which gives you instant access to the portal and allows auto renewal every year until you cancel it. Your expiry date will be one year from the date of signup.

The Federal Dental Plan

BPG clarified the Federal Dental plan with the Bell Benefit primes. Bell had two meetings with Service Canada and Bell's lawyers.

Service Canada informed Bell that **any person who cancels a dental plan that they are currently covered by will NOT be eligible for the Federal Plan.**

BPG's Benefits Director, Diane Rochon, also spoke to Service Canada and received the same answer. The decision is based on the fact that the Federal Plan states that if a person has coverage from an employer on December 11th, 2023, then that person is excluded from the Federal Dental Plan. BPG will continue to monitor this issue and will advise if anything changes.

Cash Compensation in Lieu of the Employee Discount Plan (EDP)

In May, Bell notified BPG of their non-negotiable decision to end the cash compensation to 1,539 retirees in lieu of EDP.

In summary, the company is making changes to the policy of providing cash compensation to retirees who opted out of the Employee Discount Plan (EDP) before 1999. Starting August 1, 2024, these retirees will no longer receive cash compensation but will become eligible for the EDP, aligning their benefits with other Bell retirees nationwide. As a Bell retiree, they benefit from discounts of up to 35% on Bell services such as Internet, Mobility, TV, Home Phone, and Smart Home services.

BPG 2024 Chapter Annual General Meetings (AGMs)

The AGMs included the President's Report, Pension Update along with chapter reports. National presentations such as the President's Report and Pension Update will be posted under National Resources – Documents & Articles. [Documents & Articles | Bell Pensioners Group / Groupe Pensionnés Bell](#)

You must log in as a BPG member to see these.

Message from Steve Longeway – Past Chair, 2024 Nominations Committee

As summer creeps around the corner to make a permanent appearance, spring will pass us by. Here's wishing everyone a safe and happy summer!

I would like to personally thank all those who have come forward and accepted positions with BPG, your generosity will not go unnoticed by the membership. Over the past two months, the chapters have held their AGMs to elect to the board the new chapter chairs and national board representatives. I have posted the new board and its members below.

Here are your new BPG Directors:

The BPG Board of Directors currently has 18 members (*which include the seven chapter chairs representing members in Ontario, Québec and Aliant Atlantic*).

BPG Board of Directors 2024-25:

Antonio Lepine (President)

Mike Feldstein (Vice President – Ontario/Aliant Atlantic)

Ronald Nicol (Vice President - Québec)

Terry Inder (Treasurer)

Tony Scandella (Secretary)

Chapter Chairs:

Ken Matthews (Aliant Atlantic)

David Milne (Ontario Central)

Christian Roy (Montréal)

Yves Simard (Québec)

Claude Elliott - Chair of the Ottawa, Ontario East, North and Outaouais Chapter (until December 2024)

Ron Haag - Ottawa, Ontario East, North and Outaouais – (Effective January 2025)

Henri Bourque (Télébec)

Dan Zaluski (Southwestern Ontario)

Directors at Large:

Randy Marie Sloat – Nominations Committee

Karen Lawson – Communications Committee Chair

Mary Lynne Forestell – Audit and Finance Committee

Bernard Barbeau – Pension Committee Chair, Audit and Finance Committee Chair

Jean Lasnier – IT Chair

Diane Rochon – Benefits Chair

Vacancy (Legal Matters)

We still have a vacancy open as we continue to search for a qualified person to take over the position of **Director at Large – Legal Matters**, and I have supplied a short outline of the job qualification as well.

Position available: Director at Large - Legal Matters:

Your responsibilities as Director at Large – Legal would be to acknowledge and follow the BPG Code of Conduct and Conflict of Interest policy and participate in the management and oversight of the affairs of BPG. Attend meetings of the Board of Directors (BOD) of BPG on a regular basis and serve on at least one BPG committee. The Director at Large – Legal, would be asked to advocate on behalf of the interests of the membership. You would be asked to: participate in a knowledgeable and responsible manner in the decision-making activities of the BOD; work with and interpret legal advice provided by our legal firm; provide strategic advice and guidance to the Board on pertinent issues based on your knowledge and experience; and take on the responsibility for managing tasks as required at the discretion of the Board.

BPG Needs Volunteers!

All roles at both the National and local Chapter levels within BPG are staffed **only** by member volunteers. By becoming involved, you help keep all roles fully covered by qualified volunteers and ensure that BPG can continue to fulfill our mandate to our members.

Why Volunteer? Taking on a volunteer role with BPG is a rewarding, worthwhile and interesting experience with opportunities for expanding your network, learning about pension related-issues, meeting and working with likeminded people as well as having a chance to demonstrate valuable skills utilized during your career at Bell. Here are some of the good reasons why you should decide to be a volunteer as a BPG board member:

- Help ensure our pensions are being protected and that Bell continues to do its part;
- Ensure governments' rules and regulations will protect our pensions; in case they should ever need to be protected;
- Reconnect with peers met during careers at Bell;
- Give back to BPG and the dedicated board members by also volunteering personal time; and
- Contribute to developing new ideas to recruit new members and to ensure BPG keeps existing members.

Steve Longeway
Past Chair – Nominations Committee
steve.longeway@gmail.com

Travel Insurance



Travel Insurance - Exclusively for BPG members....

New BPG members have ONLY 60 days to enroll after becoming a member.

All information including the enrollment form, FAQ and details about the plans are available on the Manulife portal at the following link:

<https://www.manulife.ca/campaigns/bpg-travel-insurance.html>

For more information, please contact: ManulifeGroupTravel@canamti.com

If you have any issues, please call Manulife directly not BPG.

The \$20 annual investment for your BPG membership provides access to extremely competitive travel insurance rates as well as keeping you well-informed on your pension!

New Ottawa, Ontario East, North & Outaouais Chapter Members

Diana Aboud	Denise Mongeon	Susan Willson
Susan Bryan	Adie O'Kane	
Sonya Deziel	Claude Robillard	
Jill Fleming	Tardan Sasmito	
David Hack	Jim Salvatore	
Coleen Harrigan	Wendy Siegfried	
Brian Hughes	Denise Smyth	
Donna Lazure	Mary Steele	
Anna Lemega	Bryan Teeter	
Judith McIntosh	Michael Webster	

BPG Ottawa, Ontario East, North and Outaouais Chapter Leadership Team

Thanks to the members who have joined the Chapter team of volunteers.

The **Succession Planning** position still needs to be filled. Please contact our Chapter Chair, Claude Elliott, at chairbpgottawa@bell.net if you think you might be interested.

Chair	Claude Elliott	Communications	Susanna Cluff-Clyburne
Vice-Chair	Ron Haag	Meeting Planner	Millie Garbuio
Past-Chair	Marlyn Easterbrook	Records Management	Brian McClean
Succession Planning	Vacant	Membership	George McDougall
Secretary	Marg Eades	Past Treasurer	Ernie Goldberg
Co-Treasurers	Michelle Dupuis/ Hana Ghadban	Web Masters	Terry Acker / Walter Arksey
Member-at-Large	Harvey Hillier		

Key BPG information

BPG is great at keeping its members informed of the latest news and provides articles of interest that we feel our members would appreciate. **Check out the BPG National website at:** <https://bellpensionersgroup.ca/>

Want some social interaction in these trying times? Be part of the BPG Facebook community where you can learn about the latest and greatest and connect with old friends at:
<https://www.facebook.com/BellPensionersGroup>

In Touch

The next issue of In Touch will come out in **June/July 2024** – bce.ca/intouch

Important Numbers

1. Bell Benefits Administrator at 1-888-400-0661 or [Bell \(hroffice.com\)](http://Bell(hroffice.com))
2. Bell Employee Services at 1-888-391-0005 or employee.services@bell.ca

3. The Personal Home or Auto Insurance, visit thepersonal.com/bell or call 1-888-476-8737
4. Manulife Health and Benefits through Bell Canada, manulife.com/signin
5. Manulife Group Travel Insurance, **exclusively available to BPG members only** at ManulifeGroupTravel@canamti.com or 1-888-332-3007

BCE News

Have You signed up for BCE News to keep informed about the latest news? If not, here is the link: <https://bell.mediaroom.com/index.php?s=29919>

McMaster Aging Portal

Your source for healthy aging information you can trust. <https://www.mcmasteroptimalaging.org/>

The Retirement Hub

<https://retraite-retirement.service.canada.ca/en/home>

The Personal Blog

<https://www.thepersonal.com/blog?province=Ontario&langues=English&provinceConfirmee=true&grp=groupnotselected>

Exclusive BPG Contest with The Personal

BPG and The Personal are pleased to announce an exclusive contest for BPG members only. There will be two draws and each prize will be a \$500 Apple gift card. Please scan the QR code of the Spring contest ad in this newsletter or go to [Bell Spring Contest | Desjardins The Personal \(tirageclair.ca\)](https://BellSpringContest|DesjardinsThePersonal(tirageclair.ca))

Enter the Bell Spring Contest for your chance to win!

We're giving away a \$500 Apple gift card



Open exclusively to Bell Pensioners Group


The Personal refers to The Personal General Insurance Inc. in Quebec and The Personal Insurance Company in all other provinces and territories. The Personal® and related trademarks are trademarks of The Personal Insurance Company, used under licence. An Apple gift card worth \$500 to be won. Certain conditions, limitations and exclusions may apply. The contest starts on May 6, 2024, at 9:00 a.m. (ET) and will end on July 30, 2024, at 9 p.m. (ET). No purchase necessary. The draw will take place on July 31, 2024, at 9:00 a.m. (ET). Details and contest rules available at thepersonal.instantdraw.ca/bellflashcontest. The prize manufacturers are not associated with this contest and do not sponsor it in any way.



To enter the draw, visit

thepersonal.instantdraw.ca/bellflashcontest

and complete the contest form today.





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Rates for new deposits only, renewals
not included

Rates apply to regular terms, TFSA, RRSP
and RRIF terms

Please call our Member
Support Center at
1-800-209-7444

9:00 a.m. to 6:00 p.m.
Monday to Friday

WWW.COMTECHFIRECU.COM