

THE GOOD LIFE

The Newsletter of the Nanaimo Ladysmith Retired Teachers' Association

Nov. 2019

2018-2019 Nanaimo Ladysmith Retired Teachers Executive

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Any inquiries can be made through our email at nanrta@gmail.com or by calling the NDTA office at 250-756-1237. Check out our website at <http://www.nanaimoladysmithretiredteachers.ca/>

Executive Vacancies

If you have 2 hours of time on 5 Tuesday mornings 4 times year, please consider joining us to keep our Nanaimo Ladysmith Association strong. Contact can be made through the above email or phone number.

Upcoming NLRTA Luncheons for 2019 – 2020

Tuesday, December 3, 2019
Tuesday March 3, 2020
Tuesday June 2, 2020 - AGM

Membership

The NLRTA is updating our membership list and is looking for anyone who has changed their information (address, phone, or email) in the last three years. Please send any change to Ellen at ellenellis53@gmail.com or phone 778-269-1242 and leave a message. Thank you for your help.

Ellen Ellis
NLRTA Membership Chair

ICBC Changes

As of September 1, 2019 changes have taken effect for ICBC premiums. ICBC estimates that when all of its risk adjustments are in place, they will reduce premiums for about three quarters of drivers. B.C. vehicle owners are beginning to be notified of insurance changes taking effect this fall, with extra information and in some cases extra fees required to renew. The changes are part of an effort to control ballooning claim costs and deficits at the Insurance Corp. of B.C., by shifting costs away from vehicle owners and onto high-risk drivers. At-fault accident claims after June 10 are being calculated to set the new optional insurance rates that take effect with renewals from Sept. 1 forward. Driver infractions have always been a factor in insurance rates, with penalty points incurred, but the new rules add to that. If there are two minor infractions such as speeding or running a stop sign during a record scan period of up to three years, the optional insurance premium increases. Any serious infraction, including impaired driving, excessive speeding or distracted driving, also triggers an optional insurance rate increase. ICBC estimates that when all of its risk adjustments are in place, they will reduce premiums for about three quarters of drivers. The existing system spread costs across all drivers, leaving some with recent at-fault crashes paying the same as those with crash-free driving records. Registered owners will still be on the hook for speeding tickets that will soon be issued by 35 cameras at high-crash intersections in B.C. urban areas. The cameras have been upgraded to operate 24 hours a day and some equipped to issue speeding tickets when a vehicle exceeds an undisclosed margin above the speed limit is exceeded. ICBC is coping with more than 900 accidents per day, the majority of them at intersections. The speed cameras are being activated this summer at major intersections in Kelowna, Abbotsford, Nanaimo and various locations in Metro Vancouver. There are a total of 140 intersection cameras in the province, with most still issuing tickets by mail only when a vehicle runs a red light.

Starting September 1, crashes will be tied to the at-fault driver, not the vehicle to help make sure drivers are more accountable for their behaviour on the road. For some, this is great news, while for others it's a reminder (with financial consequences) to practice safe driving behaviour. The changes also mean being more responsible about who we allow to drive our vehicle.

Under the new model, crashes will follow the at-fault driver, not the vehicle owner. So, if someone causes a crash while borrowing your vehicle, the claim will be counted on their driving record and no longer on yours. Seems reasonable, right? But right now, with the current model, any crash involving your vehicle follows your driving record even if you weren't the one driving or in the car at the time of the crash. This is what ICBC's new car insurance model will change. After September 1, it's all about the driver, not just the car.

Each driver's experience and crash history will now play a bigger role in determining premiums to better ensure that the risk involved in insuring a vehicle is more accurately assessed. In general, the more crashes a driver causes, the more they will pay in insurance. The more years of driving experience a driver accumulates, the more discounts they can earn. At the same time, this also means allowing a driver who has a history of

causing multiple crashes to use your vehicle may impact your insurance rate. Here's the breakdown of how insurance premiums will be calculated: 75% will be based on the principal driver's experience and crash history, along with other factors including where they live and the type of vehicle. The principal driver is the person who drives the vehicle the most. 25% will be based on other listed drivers and the one with the highest level of risk will make up the remaining portion of the premium.

Vehicle owners will now be asked to list those who regularly drive their vehicle, such as household members, friends, employees and learners. Listing those who drive the vehicle will help make sure the right person is held accountable for any crash they cause, and that the risk involved in insuring your vehicle is more accurately assessed. You can add or remove drivers any time without a transaction fee. With such significant changes to our province's car insurance model, premiums will likely change as well. But, let's not assume what exactly will happen with premiums under the new model. Remember, each listed driver's experience and crash history will vary, so listing drivers may or may not increase your premium. Since your premium will be 75% based on the principal driver and 25% based on the listed driver with the highest level of risk, this could help lower your premium depending on the listed driver's experience and crash history. While listing drivers on your policy may be a new step, it's important to know that there's a possibility of a penalty of up to \$5,000 for failing to list a driver who then causes a crash using your vehicle. The potential one-time financial consequence will depend on the driving experience and crash history of the at-fault driver and is separate from your insurance premium (the claim will be covered in the event of an unlisted driver crash). Of course, we can't always predict who will use our vehicle and when. That's why ICBC has put into place a new protection called "Unlisted Driver Protection" (UDP) to allow vehicle owners the flexibility to be able to occasionally lend their vehicle to non-household, non-employee drivers who are not listed on their policy, such as a visiting friend or relative. Previously it had been announced that this protection would start at \$50 per year. Now, this additional protection won't have to be purchased.** If an unlisted driver causes a crash in your car, Unlisted Driver Protection will then cost \$50 annually (one fee, not per driver) and will increase, if there are more crashes by unlisted drivers.

What if an unlisted driver causes a crash in my car? If you don't have Unlisted Driver Protection or if it doesn't apply (for example, the unlisted driver is a household member), you may face a one-time financial consequence. There will be exemptions for extraordinary situations, such as when an unlisted driver uses your vehicle for a medical emergency. Mechanics and valets who may drive your car are covered by their own policy. Although the Unlisted Driver Protection won't need to be purchased, once an unlisted driver causes a crash in your car, this protection will cost \$50 annually. If there are more crashes by unlisted drivers using your car, the cost of the protection will increase.

We know that crashes do happen so ICBC will forgive one crash after 20 years of driving experience, provided you have been crash-free for the last 10.

Starting September 1, claim repayment is only possible if the claim amount is \$2,000 or less.

Generally, drivers with more years of driving experience and no at-fault crashes will see greater discounts. You will be able to receive Basic insurance discounts for up to 40 years of driving experience, up from the current nine years of crash-free driving. As for inexperienced drivers, currently their Basic insurance premiums are significantly discounted. ICBC will continue to offer them discounted premiums, however, these discounts will be reduced if they cause a crash, and eliminated if they cause a second one within the five-year scan period.

If a learner driver will be using your car, you should list them and a new additional premium will apply. The learner premium recognizes the risk that a learner driver represents and helps cover the costs of crashes caused by learners. The learner premium will range from \$130 to \$230 per year, depending on where you live. You don't need to pay the premium for each learner – it is one cost to cover all learners using your car.

There are no changes to the current discount for qualifying persons with disabilities. Seniors will continue to receive a Basic insurance discount and will now benefit from more years of driving experience being considered –up to 40 years from the current nine years of crash-free driving. However, their discount will be reduced if they cause a crash and eliminated if they cause a second crash within the ten-year scan period.

ICBC is also introducing two new vehicle-related discounts:

- Vehicles with original, manufacturer-installed autonomous emergency braking will be recognized with a 10 per cent discount.
- Vehicles that are driven less than 5,000 km in a year will be eligible for a 10 per cent discount. If you think you may qualify for this discount, your broker can record your odometer reading. At your next policy renewal, if the mileage is less than 5,000 km, a 10 per cent discount will apply to your insurance. The way ICBC sets insurance premiums

Each new insurance policy will start with a base premium. (The base premium for Basic insurance as of April 1, 2019, is \$1,063). The premium then increases or decreases depending on each individual's factors that fall under the driver and vehicle categories. Experience and crash history affect what you pay. The first part of your Basic insurance premium looks at driving experience and crash history. These two factors already affect your premium today, but from September 1, 2019, they will have a greater impact. In general, the more crashes you cause, the more you will pay in insurance. The more years of driving experience you accumulate, the more discounts you'll earn.

There's now more money available for your medical care and treatment, doubling from \$150,000 to \$300,000 as of January 2018.

As of April 1, 2019:

- More types of treatments are covered, including acupuncture, chiropractic care, kinesiology and more.

- More money is available for individual treatments - so you shouldn't be out of pocket. Other benefits to help while you recover such as: wage loss, homemaking benefits and many more have increased substantially for crashes that occurred on or after April 1.

There is now a limit on pain and suffering payouts for minor injuries. To allow more money for recovery and treatment, a limit (of up to \$5,500) on pain and suffering payouts for minor injuries is in effect as of April 1, 2019. This limit:

- does not apply to major and catastrophic injuries
- is separate from the money available for any medical treatment or benefits for recovery. This limit only applies to your compensation for pain and suffering - the term for the discomfort, inconvenience and emotional distress of being in a crash – when you've had a minor injury (such as a sprain or strain). It's just one part of your claim and is totally separate from your benefits for recovery.

B.C's minor injury definition includes sprains, strains, general aches and pains, cuts, bruises, road rash, minor whiplash, temporomandibular joint disorder (TMJ, or pain in your jaw joint and muscles), mild concussions, and short term mental health conditions. These injuries are considered treatable in a relatively short period of time, with no lasting impact on your quality of life. Each injury will be assessed based on your personal circumstances and health history.

A medical professional – not ICBC – will diagnose your injury and this will be used to assess whether it is minor or not, based on the minor injury definition found in the regulations.

If you have concerns about your injury claim, there is a new, independent dispute resolution option (for crashes that occurred on or after April 1, 2019). The Civil Resolution Tribunal (CRT) will make decisions on matters such as benefit entitlements and who is responsible for the crash, where there is disagreement between the customer and ICBC. The CRT is completely independent from ICBC and provides accessible, fast and cost-efficient dispute resolution services without the need for legal representation. This dispute resolution process helps to reduce legal costs and reliance on the courts.

The Civil Resolution Tribunal (CRT) can make decisions on:

- The classification of an injury as minor
- The entitlement to receive accident benefits claimed
- Who is responsible for the crash
- Settlement amounts for all injury claims below \$50,000

Decisions made by the CRT can also be reviewed by the Supreme Court of B.C.

Today, approximately half of all ICBC's injury claims have legal representation. Claims with legal representation cost more, take longer to process and need more expert reports, medical resources and services. Often, up to a third of the settlement isn't even going to the injured person, but towards legal costs and lawyer fees. By reducing legal costs, we'll be able to invest in care for injured customers.

The cost of getting in a car crash has been going up. Vehicles are much safer today, but the components that make them that way are key reason insurance rates haven't dropped,

CBC's Pete Evans reports. Take headlights. In the past, they were just a bright light that cost several dollars to replace. Now they often dim themselves in response to light conditions, or move into a turn so drivers can better see dangers — and they cost well over \$1,000. On top of that, the frequency of crashes has risen markedly this decade, with this year's \$12 billion in claims just shy of 2017's record levels. "You may be in a safer car that may lead to a reduction in the number of injuries or extent of injuries, and that's a good thing," Peter Karageorgos of the Insurance Board of Canada says. "But we are seeing repairs and frequency going up, and the ... cost is also going up

When you receive your ICBC renewal notice in the mail, it will not include an estimated premium. For the first renewal under the new model, vehicle owners will need to visit their insurance broker. ICBC has been working closely with insurance brokers to help vehicle owners navigate through the new system and renewal process. Changes to the insurance system will take some getting used to and the renewal process may take a bit longer than usual.

When you purchase or renew your insurance bring:

- The driver's licence number and date of birth for each driver you want to list on your policy
- Of the listed drivers, who is the principal driver
- If your car is driven less than 5,000 km in a year, a photo of your current odometer reading (a potential discount may apply at your next renewal).

What is a medical alert system?

On the surface, medical alert systems are pretty simple: Push a button and get help. But the number of options can be overwhelming. Do you need a device that you wear all the time? Should you get one that works outside of the house? How do you know which companies will be there for you if an emergency does occur?

Despite the array of products on the market, all medical alert systems work the same way. You wear a device with a button around your neck or wrist. Once it's pressed, it sends a signal to a larger base system, which calls a pre-programmed number. This is usually the company's call center, but some devices let you set it up with a family member or caregiver instead.

Once the call center receives your signal, the operator calls back through the base system where you can direct them on next steps: Call an ambulance, family member, neighbor, or simply tell them it was a false alarm.

What's the benefit of a medical alert system?

While Life Alert's oft-mocked "I've fallen, and I can't get up!" commercial is still what most people think of when they hear the words "medical alert," these are truly life-saving products.

“In the case of a stroke or heart attack, getting immediate help is critical. Seconds matter,” Dr. Kori Novak, a gerontologist and researcher at Oxford University, explained. “The push of a button that alerts help and gets them there 3 minutes faster can be the difference between not only life and death, but life with limited function versus returning to where they were.”

But even outside of emergency situations, the greatest benefit provided by medical alert systems might be the sense of security they offer. Elder care experts emphasize how these devices offer peace of mind for seniors and their family members. “It’s not supposed to be a monitoring device that impedes them, but something that increases their quality of life,” Dr. Novak said.

Who should consider using a medical alert system?

Anyone with a chronic medical condition

Medical alert systems are critical for anyone dealing with debilitating pain or a chronic medical condition. “If there is a degenerative neuro-cognitive disease such as dementia or Alzheimer's this is a great tool,” Dr. Novak said. Similarly, chronic pain conditions can make it especially difficult to get up after a fall.

The experts emphasize that these devices are even more indispensable for anyone living alone with these conditions. Having a medical alert device will give them confidence that help is available at the touch of a button.

Anyone at risk of falling

Those who don’t suffer from a chronic condition should still consider potential risks. Accidents can happen at any time, and the older we get, the harder it is to bounce back from them.

Dr. Novak echoed this, saying, “Medical systems are **not** just for the frail elderly. Anyone who has a chronic disease or debilitating pain should consider purchasing a system. The relatively small cost is worth the potential peace of mind and life-saving minutes if an accident were to occur.”

Anyone recuperating from a surgery or injury

Recovering from surgery or injury as a senior can be a long and difficult process. Our bodies require more time to heal the older we get, and soreness and trouble walking can often linger for weeks, making serious falls more likely.

A good medical alert system can provide extra comfort and security during recovery. “This is especially important if the individual is recovering at home and a caregiver is not present around the clock.”

Seniors living alone

If you live alone, a medical alert system can be your best lifeline. Even if you're completely healthy, living alone means it could be difficult to get assistance if an accident does happen. A negative reaction to a medication, choking, chest pains, dizziness, and even something as simple as being locked out of the home are reasons seniors living alone could benefit from a device.

How to shop for a medical alert system

Consult your physician first

Before you start shopping around, talk to your family doctor. A physician who knows you is best able to determine if a medical alert device is a good course to pursue. If there are specific features you'll need out of a medical alert system, your doctor will be able to give you the heads up.

Because the devices take some practice to set up and use properly, they're not a good fit for every situation. If someone has advanced cognitive deficits, they may not be able to understand or use the device appropriately. In these cases, an alternate care path should be considered.

Everyone's needs are different

Learning what's essential and what's irrelevant to your family's situation is a key step in finding the right system. It's not necessary to go with the service that has all the bells and whistles. It's most important to consider how individual your needs are. Evaluate your needs and abilities — both now and how they might change in the future. Is something automatic, like a fall-detection device, most appropriate? A disorder, such as aphasia, that will make communicating with a call center difficult will affect the choice of system.

Customer service is key

Customer service is often the best barometer of a good or bad provider. Some companies have local offices that send out service technicians to help you install the device, while others ship them directly to you, with assistance available over the phone.

Spend some time on the phone with a company's representative before committing to a purchase. Support from a knowledgeable, patient, and empathetic service rep could make a huge difference in an emergency.

Seek out a free trial

A free trial period for medical alert systems is recommended. You get used to how the system works. It's also good because you don't pay for something that doesn't work —

perhaps your wifi isn't strong enough or you're in a rural or congested urban area. Do you need wifi?

A trial period is helpful as it allows the family and user to evaluate if that device has all of the features to help a particular situation or risk. Many systems do different things and sometimes we don't know what we need or don't need without trying it out.

Still, the lack of a free trial shouldn't necessarily disqualify a company from consideration. While a free trial of the system can prove beneficial, it is by no means the only litmus test for a reputable product. Some excellent medical alert systems companies don't offer free trials.

Look for transparent pricing

Unfortunately, any industry that targets seniors is going to have its share of scams. Finding a company that's upfront about its fees is essential.

Look for a company that transparently lists prices and services on their website — while not requiring a lock-in contract. Inquire by phone about the system you're considering and simply ask the agent of the company to guarantee a service price and contract status.

Inquire ahead! Several companies have tacked on surprise, \$50 “activation fees” without any explanation. The AARP has said, “Beware of complicated pricing plans and hidden fees. Look for a company with no extra fees related to equipment, shipping, installation, activation, or service and repair. Don't fall for scams that offer free service or ‘donated or used’ equipment.”

Consider companies with short contracts

Along the same lines as transparent pricing, look for companies that don't try to lock you into lengthy contracts. The AARP is adamant about this: “You should not have to enter into a long-term contract. You should only have to pay ongoing monthly fees, which should range between \$25 and \$45 a month.”

A closer look at features

Range

There are two types of medical alert systems:

- Portable devices that only work when within a certain distance of the base unit, similar to a cordless phone.
- Truly mobile devices that allow you to receive support from anywhere using GPS location tracking, similar to a cell phone.

If you spend a lot of time outside the house, a mobile system is the better option.

If you go with a device meant to be used in the home, make sure that the working range is wide enough to work with your lifestyle.

Fall detection

If falls are a specific concern, devices with built-in fall detection features can provide some extra peace of mind. The response is typically the same as if you pushed the help button: Your provider will quickly call the command center to see if any additional help is needed.

Since fall detection relies on sensors and accelerometers, the likelihood of false alarms is fairly high. Many companies will only respond if no movement is detected after the fall detection is triggered, designed for situations if you're knocked unconscious. This feature can be especially helpful if you're prone to memory loss or loss of consciousness.

Device size

The size of the device, along with how it's worn, is one of the most crucial factors to consider when shopping around. Remember, you will have to wear this thing 24/7. The more comfortable it is, the more likely you'll be to stick with it.

Devices can generally be worn in three ways: around the neck, on the wrist, or clipped onto clothing. If you can, test it out for a few days before buying to make sure it's a good fit.

Two-way communication

There are two ways to communicate with your provider's emergency response team when an alarm is triggered: Some devices allow you to speak through the device on the person, while others only have those features in the base system.

Use the former whenever possible. If one were to fall in a bedroom or bathroom away from the base unit, for instance, it would be impossible to communicate with emergency personnel. Having that communication capability built into the device lets both sides respond to the situation immediately.

AARP's guide recommends asking specific questions about each company's response procedures before committing:

- Does the company operate its own response center or contract externally
- Is the response center certified?
- Are the dispatchers or operators trained and are they able to communicate in your language?
- Will you be able to talk with a live person via your wearable device, or do you need to be close to the base unit to be heard?

Battery life

Most modern medical alert devices charge through a wall plug but also contain backup batteries in case of emergency. These batteries usually last around 30 hours, and will usually need to be replaced every 18 months or so.

Be mindful of how long the device lasts on a single charge, how to properly recharge it, and how to tell if the backup batteries need to be replaced.

Custom care plans

Understanding what happens when you press the “Help” button is critical to getting the most out of a device. The best providers allow you to create a customized care plan involving emergency contacts, family members, and doctors. Not all situations should require that emergency personnel come to the person’s home. Some situations may possibly be resolved by calling a nearby emergency contact.

Fast response times

In an emergency medical situation, every second counts. How long it takes for the response center to contact you is a key measure of any medical alert system. Average response times should be very quick, in the area of 30 to 45 seconds after pushing the button

Waterproof wearables

Over 60% of falls occur in the bathtub or shower, making waterproof devices a must. This is pretty standard in most modern systems, but it’s worth verifying with the provider if you’re unsure.

The Green Deal

June 2019 was the hottest June in recorded history! It’s clear we’re in a state of a climate emergency. Meanwhile, things are moving fast in the campaign for a Green New Deal in Canada. In August, volunteers organized an amazing 150+ town halls that took place in every single province and territory. So far more than 7,000 people have showed up to share their solutions and ideas for what a Green New Deal could look like in their communities. Here are a few of the things we heard across the country, over and over again, that a Green New Deal must include:

- Leaders need to set a legally binding climate target for Canada, in line with the science of keeping global warming to 1.5 degrees Celsius.

- It's also time to end fossil fuel subsidies.
- In a climate and economic crisis, workers' rights matter: people called for increasing unionization, a \$15 minimum wage and implementing workers' rights and protections.
- Citizens from all walks of life want to see Indigenous rights enshrined. This means fully implementing the UN Declaration on the Rights of Indigenous Peoples; ensuring Free, Prior and Informed Consent; the Calls to Action of the Truth and Reconciliation Commission; and the Calls for Justice in the Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls.