

NRPC Newsletter – Oct./Nov. 2010

President's Letter

While not necessarily visible to the members, the NRPC and its advisors have been very active during this past month, keeping true to our goal of maximizing the benefits payable to Nortel retirees and former employees from this insolvency.

Under the terms of the March 2010 Settlement Agreement eligible terminated employees were to receive payments up to \$3000. With the expiration of the appeal period these payments have started to flow. The NRPC and our advisors were successful in obtaining tax-sheltered status for those people who had service prior to 1996 and were thus eligible for a retiring allowance as part of their severance payments. Preferential tax treatment for all future benefit payments is on our list for discussion with the Canada Revenue Agency.

I am happy to say that we have negotiated a replacement health plan that we can endorse to the NRPC constituency. Thank-you to NRPC board member François Meunier, the NRPC health committee and John Halls of The Segal Company who helped us navigate the insurance industry ins and outs. *Further details follow in this newsletter.*

We continue to pursue the Financial Sponsorship Model to allow more options for pensioners rather than a wholesale conversion to annuities by current regulations. Thanks to the action of a few pensioners on a wet September night, Premier McGuinty has agreed to take a second look at the model. The financial community has proposed some very interesting opportunities. That review is now underway. *More details follow in this newsletter.*

Bankruptcy Act - Bill C-501 has been written to give priority to the pension deficit in a bankruptcy. We have been urging all parties to work together to perfect the wording of this important bill to ensure it is passed into legislation. We have been invited to testify in the committee hearings. Bill S-214 sponsored by Senator Pierrette Ringuette (Liberal) also aims to protect pensioners when their company declares bankruptcy; it is also in committee and will be going into hearings at the end of November or early December. We hope to have an NRPC witness at the Senate Banking hearing on this Bill.

With the October 1st transfer of the registered pension plans to the wind-up administrator, Morneau

Sobeco, we moved immediately to establish a constructive working relationship with the administrator. Our first meeting was on October 4th and we have now had four meetings with the goal to better understand the conventional wind-up process and to ensure that the best interests of all pensioners are considered. *More on this later in this newsletter.*

We have been very busy on multiple fronts and will continue to work on your behalf. I hope that the newsletter is useful to your understanding of current events.

Don Sproule

Acronyms that may be found in this newsletter

BIA	- Bankruptcy and Insolvency Act
CAW	- Canadian Auto Workers
CCAA	- Companies Creditors Arrangement Act
CPI	- Consumer Price Index
CRA	- Canada Revenue Agency
FSCO	- Financial Service Commission of Ontario
FSM	- Financial Sponsorship Model
HWT	- Health and Welfare Trust
KM	- Koskie Minsky LLP
LTD	- Long-Term Disabled
MoF	- Ministry of Finance
MS	- Morneau Sobeco
PBGF	- Pension Benefit Guarantee Fund
RAMQ	- Régie de l'assurance maladie du Québec
RFP	- Request for Proposal
RRQ	- Régie de Rentes du Québec
SIB	- Survivor Income Benefit
STB	- Survivor Transition Benefit

Many members have indicated that it is difficult to keep tabs on the Nortel bankruptcy and the sequence of events leading to settlements. Here is a summary.

a) The Nortel Insolvency:

The Nortel insolvency is one of the largest and certainly the most complex in Canadian history. Because of the complexity it is likely that the insolvency may take many years to settle and will add considerably to the legal and administrative costs.

Most of the Nortel assets have been sold, but the process is not complete; for example, the disposition of Nortel's intellectual property is not yet resolved. The proceeds are currently held in international lock boxes and cannot be touched until a process to determine their distribution has been finalized and approved by the Courts. Discussions are currently underway to define the

formula by which the contents will be allocated. This is an international legal process. Unfortunately the international claims far exceed the available funds.

The allocation of money held in “lock boxes” will likely entail a 2-step process where the content of all the lock boxes will be distributed to the various national estates of which Canada is just one – 2 of the other major estates are the US and the UK. Once the proceeds have been allocated to the national estates, distribution to creditors in each country will be initiated.

Unfortunately, it may take years before there is any payout, as this is dependent on the final outcome of the Nortel bankruptcy proceedings in the court, including final disposition of all Nortel assets.

b) Employee claims on Nortel’s estate

Because many issues have taken precedence in the courts, the implementation of a claims process for Canadian pensioners and former employees has been delayed. We are anticipating being in court for approval of a compensation claims process sometime in the first quarter of 2011.

After this process is approved, you will receive documents to verify your claims together with explanatory information about the components of your claim. **However, claims associated with pension reductions are handled separately; Morneau Sobeco, the wind-up administrator, is now responsible for the Nortel Pension Plans and will continue to pursue the claim for the deficit in the pension plans.**

Whether you are a terminated employee, pensioner, or pensioner survivor, your personal claim will be claimed for you through our legal representatives and will be based on the present value of all the benefits (not covered by the pension funds) you have lost. We anticipate that these claims will include unpaid retirement allowances, unpaid severances, loss of “excess” pension income, losses due to cancellation of the supplementary health care and life insurance plans, loss of SIB, STD, LTD benefits, etc. but a definitive list will not be available until the claims process is defined and approved.

Our individual claims are part of a long list of creditors against the Canadian estate. Our pension funds are major creditors but other large ones include, multinational bondholders, an intercompany charge due to IRS action in the US, and the UK Pension Agency. Under present laws all unsecured creditors are on an equal prorated footing. This is why we have been applying pressure on the federal government to modify the bankruptcy laws to give pensioners preferred status

– (see the segment on C501 and S214 in the President’s Letter)

At this point in time, we are not sure when or what level of payment will be made to creditors in Canada, including pensioners, long-term disabled and terminated employees. Realistically, any payments are likely to be a small percentage of what is owed.

MORNEAU SOBECO – Nortel Pension Funds Administrator

With the October 1, 2010 transfer of the registered pension plans to the wind-up administrator, Morneau Sobeco (MS), we have established a constructive working relationship with them. Our goal is to better understand the conventional wind-up process and to ensure that the best interests of all pensioners are considered.

Based on the current legislation in Ontario and various other provinces, we have prepared a summary of the role of the Administrator.

Morneau Sobeco’s role can be summarized as follows:

- As a first step it must “de-risk” the pension plan investments to minimize the risk of further reductions in pension benefits. This step has been completed – equity investments have been sold and plan assets are now invested in a mix of government and investment-grade corporate bonds.

- The last step will be to distribute the assets in the plans to plan members. The distribution will be done through the purchase of annuities or by lump sum transfer. There are different rules in the various provinces applicable to different categories of plan members and retirees. Further information will be provided at a later date regarding the options available to you. The distribution will reflect the under-funding of the pension plans. It is likely that the distribution of assets will take several years to accomplish.

- In the interim MS will administer the plans and the investments and determine affordable pension levels based on the value of assets.

- MS is currently in the process of preparing a preliminary valuation of the pension funds. Until this work is complete, existing pensions are continuing to be paid at full value, and it is expected that reductions will not occur any sooner than the January, 2011 pension cheque. MS will give us notice before the cuts are implemented.

- MS has not yet given us any indication of the level of reduced pensions. The most recent estimates presented to the Court are that pensions will probably

be reduced to 65% or less if indexation is maintained and 72% or less if indexation is removed. Of course un-indexed pensions lose in purchasing power due to inflation more quickly than if they were to continue to be indexed per the original provisions of our plans. Per current regulations, in Ontario, pensions cease to be indexed on the wind-up of an underfunded pension plan. Such regulations may not apply to residents of other provinces

- According to the terms of our Pension Plans, many of you are receiving pensions that are indexed based on a percentage of the increase in Consumer Price Index (CPI). These increases occur in the month of your birthday. **Due to the under-funding of the plans and in order to protect the entitlements of all members, these increases will be discontinued effective January 1, 2011, regardless of your province of residence.** This will mean that the pension that you are receiving as at December 31, 2010, will remain the same until it is reduced based on the preliminary plan valuation to be completed by MS, as noted above. The indexing formed part of the Plan entitlement promised by Nortel at the time of your retirement. The portions of indexing that apply to your individual situation will be considered when determining the value of your pension that will be included in the wind-up report.

- Each pensioner will be asked to verify service dates and place(s) of work. It would be useful for you to locate your or your spouse's pension documents and any other documents that show service dates and other files that will confirm work service in various locations.

- Note: the explanation above is the status quo scenario and will only happen if NRPC is unsuccessful in its ongoing efforts to avoid the Ontario government's plan to proceed with the conventional wind-up process. (For more information see the article on the Financial Services Model or FSM).

If you have specific questions regarding your pension, you may contact Morneau Sobeco as follows:

Phone: 1-877-392-2074 for the Managerial and Non-negotiated Plan
1-877-392-2073 for the Negotiated Plan

You may call from Monday to Friday between 8:30am and 5:00pm

FAX: 416-445-7989
E-mail: nortelwindup@morneausobeco.com

Address: Morneau Sobeco Limited Partnership
895 Don Mills Road, Suite 700
One Morneau Sobeco Centre
Toronto, ON M3C 1W3
ATTN: Regulatory Services

Keep up-to-date by reading the articles that will be published regularly on the NRPC web site and sent in the newsletters.

Ontario Pension Benefit Guarantee Fund (PBGF)

The PBGF is a pension insurance fund set up by the Ontario government, based on industry paid contributions. It is used to top-up the pensions of eligible retirees and members who lose income due to their employer's bankruptcy or insolvency. The most important rule for former Nortel employees is that the fund only applies to employees who earned pension income while working in Ontario. To qualify for the PBGF you must have worked for Nortel in Ontario.

For those who worked in Ontario and other jurisdictions, the actual amount of money the PBGF will provide will be adjusted by how much of your pension was deemed to have been earned in Ontario.

The rules respecting the PBGF are quite complex and cannot be described in any detail here. If you fully qualify for the PBGF, when your pension is reduced it will be restored to its previous value if it was less than or equal to \$1000/mo. If your pension was higher, only the first \$1000/mo. will be restored, and the remainder will be reduced. Per the PBGF regulations, pensions cease to be indexed when the plan is wound-up.

Morneau Sobeco will integrate the PBGF amount with your pension payments. You do not have to apply for it.

If you are a former employee with all your service outside Ontario you will not be eligible for the PBGF and the pension rules of the Province in which you commenced your pension will apply to you.

McGuinty Review of Pension Wind-up and FSM

As explained in the September newsletter, the NRPC has been working with our actuaries to identify alternatives to wind-up the pension plan and reduce the negative impact on pensioners. Since rapidly converting a large pension fund like Nortel's into annuities in Canada is impossible without significantly impacting a large part of the value of the fund, the NRPC has proposed an alternative method of winding up the pension plan, called the Financial Sponsorship Model or FSM.

Unfortunately, days before the proposals from interested financial institutions were to be received, the Ontario government rejected the concept of FSM preferring to maintain the current rules around plan

wind-up by annuities. Some very interesting options have been proposed by the financial community that we believe will address the needs of all retirees and offer much better pensions than a wholesale conversion to annuities. Our purpose has been to offer pensioners more options because not everyone's situation is the same and different solutions might be preferable to others at the individual level.

The proposals of the financial institutions are under review by the government and discussions are on-going with the respective Ministries in Ontario. Indications are that the current process of wind-up by annuities would take a number of years to implement and should the concept of FSM be accepted, implementation would be possible within the same timeframes.

However no promise has been made to accept any of the alternatives and no deadline has been established yet for a decision.

We believe that additional choices must be made available to pensioners and we need your support in pressuring the government at every occasion.

Queen's Park – Petitions re FSM

The petition to not wind-up the pension plans and allow them to continue under responsible financial management was tabled in the Ontario legislature on September 15, 2010; the day of our rally in Queen's Park. Over 8,000 signatures were presented at that time. Since then there have been presentations on a weekly basis to keep our request front and centre in the legislature. This activity will continue into December when the legislature recesses. By then the total signatures tabled will be in excess of 10,000. Thanks to all the pensioners and supporters who signed the petition and to the MPPs from all parties who presented them.

Nortel Health and Welfare Trust (HWT) Decision

The Health and Welfare Trust was a vehicle created by Nortel to pay for Survivor Income Benefits (SIB) and Survivor Transition Benefits (STB) (for surviving spouses of employees who dies while employed), premiums for guaranteed pensioner life Insurance and Long Term Disability benefits (income, Life and optional LTD life). Please note that the above-noted benefits will cease to be paid effective December 31, 2010.

The trust was significantly under-funded but the remaining assets were deemed by the Court to belong to the beneficiaries.

From September 29 through October 1, the Court heard a motion brought by the Monitor for the approval of a

proposed methodology for the allocation of Nortel's HWT assets. After a detailed review and analysis of the relevant documents, the Monitor prepared a proposal that was determined to be a fair and reasonable balancing of interests in a trust fund that is inadequate to fully meet all claims.

The Monitor's motion for approval of its proposal for allocating the trust funds was supported by your court-appointed Representatives for the former employee group, the court-appointed Representative for the LTD beneficiary group, the CAW and the Nortel Canadian Continuing Employees. A group of approximately 40 dissenting LTD beneficiaries were the only group to oppose the Monitor's motion.

On November 9, 2010, the Court released its decision granting the Monitor's motion and approving its proposal for the distribution of the trust funds. The Court viewed the Monitor's proposal for a pro rata distribution as the only principled and fair manner of resolving the various claims against the trust.

Although the Court approved the Monitor's proposal, the applicable appeal period has not expired and therefore the possibility of an appeal still exists. A final distribution of the trust assets cannot occur until after the applicable appeal period has expired. However, our Representative Counsel is working with the Monitor and the CAW to address the financial hardship this situation may impose. Discussions with the Monitor have revolved around making an interim partial distribution of the funds in the HWT to those who have been receiving income from the trust (SIB, STB and LTD). Any interim distribution will have to be approved by the Court. We cannot be specific about the amounts everyone will receive, as they will be subject to individual calculations overseen by the Court. We will provide more information as it becomes available.

If you wish to view the Court's decision please visit the KM website at www.kmlaw.ca or the Monitor's website at www.ey.com/ca/nortel

Update on Manulife Health and Life Insurance

The current Sun Life coverage provided by Nortel will cease on December 31, 2010.

Remember to refill all your prescriptions eligible under the Sun Life coverage before the end of the year. All claims incurred up to Dec. 31, 2010, must be submitted to Sun Life prior to Feb. 28, 2011. None will be accepted for processing after that date.

As stated in the last newsletter, the NRPC board has endorsed a proposal by Manulife Financial for individual health and life coverage. We have been working with

Manulife on this project and everything is on track for deployment of a package from Manulife. The information will be sent out soon and you should receive it before the end of November.

Here are a few points of interest:

The package will contain all the details about the health and life coverage options, including costs and application forms. The program is entirely voluntary and if you decide to participate, all the transactions will be with Manulife directly and all costs will be borne by each participant. There will be 4 options for health coverage and life insurance will be available to individuals who are less than 70 years old on January 1st 2011.

Manulife will establish a 1-800 number specific to the former Nortel employees to answer coverage questions or help you apply. The number will be available as of December 13th.

Note also:

- Although the formal application period is January 1st to March 1st, Manulife will be flexible if individuals want to apply before the formal application period.

- Everyone who files an application before March 1st, 2011 will have the option to specify the start date of coverage, as early as January 1st up to March 1st.

- No evidence of insurability will be required for those who apply before March 1st

Please look for the Manulife package in your mail. For ease of identification, the NRPC logo will appear on the mailing envelope so that you may recognize it as a package specific to former Nortel employees and not general marketing on the part of Manulife.

Provincial government help available for people with high drug costs

As health related programs come under the jurisdiction of the provinces, we are providing a province-by-province summary (in alphabetical order) with contact numbers for you to call.

Please note that provincial drug programs and all other information discussed in this section are subject to change. For current information and to learn more about whether you are eligible for these programs, please call the numbers we have provided below.

Alberta

Seniors: have premium-free Alberta Blue Cross coverage. Your spouse/partner is also included as are those residents between 55-64 who qualify for the Alberta Widows' Pension. Eligible seniors pay 30% of the cost of any eligible prescription drug to a maximum of \$25 for each drug prescribed.

Others: Non-Group Coverage is a government-sponsored drug benefit program available to all

residents of Alberta under the age of 65 years. Albertans with this coverage pay a monthly premium and up to \$25 for each prescription purchased.

A completed [Non-Group Coverage application form](#) (Form AHC0201) is required to obtain Non-Group coverage.

Coverage will become effective on the first day of the fourth month after Alberta Health and Wellness receives your application.

Since you are leaving another supplemental health plan, if you decide to apply for this coverage, you must provide Alberta Health and Wellness (AHW) with a completed application within 30 days of your previous coverage ending (in your case by Jan 31, 2011), to ensure continuous coverage.

Monthly premium rates

Full Premium	Single	Family
As of July 1, 2010	\$63.50	\$118

Premium subsidy

Low-income Albertans may apply for a subsidized monthly premium rate. You will still pay up to \$25 for each prescription purchased.

Subsidized Premiums	Single	Family
As of July 1, 2010	\$44.45	\$82.60

You are eligible for a subsidized premium if your taxable income is:

Category	Income
Single	less than \$20,970
Family – no children	less than \$33,240
Family – with children	less than \$39,250

To apply for premium subsidy, you must complete the following: [Non-Group Coverage Premium Subsidy application form](#) (Form AHC0208G)

For further information, contact:

Phone: 780-427-7164
(for toll-free access within Alberta,
first dial 310-0000)

E-mail: Submit general comments/questions to:

health.ahinform@gov.ab.ca

Mailing Address:

Alberta Health and Wellness
Attention:
P.O. Box 1360, Station Main
Edmonton, AB T5J 2N3

British Columbia

Contact PharmaCare at Health Insurance BC.

Health Insurance BC administers the Ministry of Health Service's PharmaCare program and can answer your questions about both the [Medical Services Plan](#) and PharmaCare.

Phone

From Vancouver, call 604-683-7151
From the rest of B.C., call toll-free 1-800-663-7100
Customer Service Representatives are available:
Monday to Friday, 8:00 a.m. to 8:00 p.m.
Saturday 8:00 a.m. to 4:00 p.m.

Reminder: You can register for Fair PharmaCare 24 hours a day, 7 days a week if you use [online registration](#).

Mail

Fair PharmaCare Administration
PO Box 9655 Stn Prov Govt
Victoria BC V8W 9P2

All other PharmaCare enquiries:
PharmaCare PO Box 9655 Stn Prov Govt
Victoria BC V8W 9P2

Manitoba

You qualify for the Manitoba Pharmacare program if:
- You are eligible for Manitoba Health coverage.
- Other provincial or federal programs do not cover your prescriptions.

For more information, please contact:
Manitoba Health
Provincial Drug Programs
300 Carlton Street
Winnipeg, Manitoba R3B 3M9

Phone: (204) 786-7141
1-800-297-8099 (toll free)

FAX: (204) 786-6634

TTY/TDD Relay Service: (204) 774-8618
outside Winnipeg: 711 or 1-800-855-0511

E-mail: pharmacare@gov.mb.ca

New Brunswick

Medicare

<http://www.healthquotes.ca/Medicare-New-Brunswick.aspx>

General Information: 1-506-457-4800

Newfoundland and Labrador

Medical Care Plan

<http://www.healthquotes.ca/MCP-Newfoundland.aspx>

General Inquires: 1-709-729-4984

Northwest Territories

Alberta Blue Cross on behalf of the Government of the NWT administers prescription Drug Benefits through this program.

This program provides up to 100 percent coverage for eligible prescription drug products as defined in the drug benefit list when the drug is prescribed by a health care professional and dispensed by a licensed pharmacist.

(See Alberta for contacts)

Nova Scotia

Nova Scotia - Pharmacare

<http://www.healthquotes.ca/MSI-Nova-Scotia.aspx>

General Inquiries: 1-902-429-6565 (local)
1-800-544-6191 (toll free)

Nunavut

Generally drugs listed on the Non-Insured Health Benefits Formulary are covered.

For questions regarding Health coverage, Medicare, Billings and Reimbursement
Contact Insured Services at:
(867) 645-8028 or (867) 645-8039

Ontario

If you are under 65, the Trillium Drug Program is intended for Ontario residents who have a valid Ontario Health Card and who have high prescription drug costs. Details and application forms can be found at your pharmacy or at :

<http://www.hss.gov.yk.ca/pharmacare.php>

You must indicate that your coverage ceases Dec. 31, 2010 and that you need coverage to commence Jan.1, 2011. You may apply now, as it takes a minimum of 2 weeks for the application to be processed. The program runs from Aug.1 of one year to July 31 of the next.

Phone 1-800-575-5386 for more info.

Prince Edward Island

Provincial Health Care

<http://www.healthquotes.ca/Hospital-Medical-Services-PEI.aspx>

General Inquires: 1-902-368-6130

Quebec

Rules have been established around health care provided by the Régie de l'Assurance Maladie du Québec (RAMQ) that differ significantly from other provinces. RAMQ coverage is mandatory and paid for through the income tax process every year in April. Here is a snapshot of coverage under RAMQ:

Everyone must be insured by a health insurance plan for prescription drugs. If a Quebec resident is eligible for a private group health plan (typically the spouse's or a professional group plan) it takes precedence over the provincial RAMQ prescription drug plan. If the group plan terminates and the person is not eligible for any private group plan, then the coverage must be with the provincial RAMQ plan, even if under age 65. Fees are similar to those for people over 65.

If you are under 65, and are not eligible for a group health plan (spouse's group plan or professional association) then you can apply to the RAMQ Prescription drug plan, by calling
1-800-561-9749.

Additional details in the Sept 2010 newsletter.

You need to have a valid Quebec Medicare card and coverage is effective the next business day.

For more information or to register with RAMQ call:

Montreal 514-864-3411
Quebec City 418-646-3411
Outside these areas 1-800-561-9749 (toll free)

If you are over 65, the following services are covered by RAMQ (paid as part of Income tax in April).

Prescription drugs – RAMQ must be first payer

Individual insurance (like the Manulife offer) can only be second payer for items not covered by RAMQ such as monthly fees and 32% of prescription drug cost (min \$16/mo + 32% of cost for medication, max \$80.25 per month)

The following services are covered by RAMQ:

- Ambulance service
- Optometrist – eye exams only
- Hospital stay – for public hospitals
- Surgery costs – if done in a public hospital
- Medical visits with doctors and specialists (with referral)
- Diagnostic services – for in-hospital patients
- X-Rays

- Blood tests – if done at CLSC or Hospitals
- CLSC services at clinic and in-home service
- Physiotherapy and Nutritionists – free for out-patients if prescribed by doctor and service provided in public hospitals.
- Hearing aids – one unit covered free; second earpiece not covered.

Services NOT COVERED by Quebec Medicare

- Prescription glasses
- Dental care
- Air ambulance
- Paramedical professionals- including Chiropractor, Dieticians, Physiotherapists, Psychologists and other paramedical specialists
- Hearing aids - second earpiece not covered.
- Private labs for MRI scan, CT scan, blood tests, etc

Saskatchewan

The Special Support Program is designed to help those whose drug costs are high in relation to their income. Based on the information provided on the application form along with Drug Plan records, the Drug Plan determines the amount of benefit for which you are eligible.

A family may qualify for Special Support based on the family's annual adjusted income. Income adjustments are made by deducting \$3,500 for each dependent less than 18 years of age.

The family's co-payment is determined by the amount that the family drug costs exceed 3.4 per cent of the adjusted combined family income. If the annual benefit drug cost exceeds 3.4 per cent of the adjusted income, the family pays a portion of each prescription to reduce their share of drug costs and spread the cost over the six-month benefit period.

Families with a deductible due to receiving the Guaranteed Income Supplement (GIS), Saskatchewan Income Plan (SIP) or Family Health Benefits (FHB) may be eligible for further benefits under the Special Support Program.

Call the Drug Plan at:

(306) 787-3420 (in Regina) or
1-800-667-7581 to request an application form.

Forms are also available at community pharmacies.

Yukon

To be eligible for benefits you must be registered with the Yukon Health Care Insurance Plan (YHCIP). You must be a Yukon resident at least 65 years of age or aged 60 and married to a living Yukon resident who is at least 65 years of age.

The Pharmacare card confirms your eligibility for all insured physician, hospital and seniors benefits. The Pharmacare program will pay the total costs of the lowest priced generics of all prescription drugs listed in the Yukon Pharmacare Formulary, including the dispensing fee.

The Pharmacare card confirms your eligibility for all insured physician, hospital and seniors benefits. The Pharmacare program will pay the total costs of the lowest priced generics of all prescription drugs listed in the Yukon Pharmacare Formulary, including the dispensing fee.

Mail:
Yukon Pharmacare and Extended Benefits Program
4th floor, Financial Plaza
204 Lambert Street, Whitehorse, Yukon

Phone: 867-667-5403

Toll free: 1-800-661-0408, local 5403 (Yukon only)

NRPC Quebec Region to Resume Email Bulletins

In an effort to communicate Quebec-specific information related to current NRPC activities, the Quebec Region committee will resume regular email bulletins to its members. Our volunteers will try to publish regularly on what we feel are the high-priority subjects.

Our intention is to keep these bulletins very short with links to articles and libraries on the NRPC website for more complete information.

Considered topics currently include:

- Quebec Law 1 - Frequently asked questions; requests for enhancements
- RAMQ prescription drug insurance + Health Insurance replacement plan
- Quebec Region 'town hall' information sessions
- Administrator Morneau Sobeco actions
- Political action

If there is something that you feel we should cover in our upcoming bulletins, drop us an email at 'nrpc.montreal@gmail.com' so we can prioritize our articles.

Update on Quebec Law 1

The Quebec NRPC team was successful in their discussions with the Québec government in obtaining improvements to Law 1. RRQ management option has changed from five to ten years while maintaining minimum payment guarantee. Bill 129 was introduced in the National Assembly Nov. 9th to implement these

changes along with the inclusion of Nortel pensioners under Law 1 measures.

Please note the correct Postal Code for the Quebec NRPC team

SRNC-NRPC,
COP Ile Bizard, CP 89017,
Ile Bizard, QC **H9C 2Z3**

How to contact the NRPC:

General enquiries:
queries@nortelpensioners.ca

Newsletter:
newsletter.nrpc@gmail.com

Regular mail:
NRPC – Newsletter
PO BOX 11005, Station H
Ottawa, ON K2H 7T8

Editor's Note:

A number of people have indicated that they have not received NRPC newsletters. Upon investigation, the following reasons were uncovered:

a) people have registered by mail but not gone on-line to register their e-mail address.

b) people have not registered with NRPC and paid their \$20 membership fee.

c) some paper registrations have been received from people without computer access, but there was a backlog of getting those names on the list for postal mailing. That backlog has been eliminated and back copies sent out.

d) some address changes had not been sent to us. Those people are now listed with correct addresses on the appropriate mailing list.

There are just over 8000 NRPC members to whom we communicate regularly. Another 12,000 Nortel former employees are not receiving these newsletters. If you know of others who are not members of the NRPC, please encourage them to become members. It is only through the \$20 membership fees that we can continue to produce these newsletters and use the media as necessary to have our case in the public eye.
