

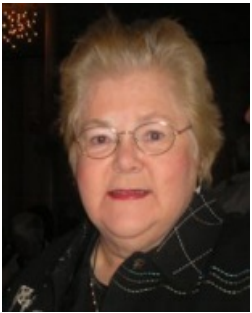
PENSIONER NEWSLETTER

A PUBLICATION OF THE NEWFOUNDLAND AND LABRADOR
PUBLIC SECTOR PENSIONERS' ASSOCIATION

446 Newfoundland Drive, Suite 206 St. John's, NL A1A 4J6 (709) 754-5730 1 (800) 563-4188

SUMMER 2006

NPSPA DEMANDS REPRESENTATION AND FAIR TREATMENT



Barbara Hopkins

PRESIDENT'S MESSAGE

Your Association continues to demand fair treatment from Government on several fronts. We strongly objected to being left out of the Budget yet again, despite participating in the Budget Consultations. However, we followed up with a meeting with the Minister of Finance stressing the long standing

need for pension increases.

The Minister indicated Government's intention to borrow money to cover 85% of the unfunded liability of the Public Service Pension Plan. This is a significant concession which will at least remove the traditional argument that the fund cannot afford a pension increase. Our position is that 100% of Government's obligation to the fund should be met and that our pensions are a matter of right, not a matter of Government charity.

We also strongly objected to Government tying pension plan funding to union negotiations when we are not represented at the table. We will not put up with being a layer removed from discussions of our Pension Plan that have implications for us. The Pension Committee of the Association will be developing strategies over the summer which will involve all the membership in the Fall as we prepare for our next major push.

Your Association participated in the Public Consultations sponsored by the Dept of Health and Community Services in the Spring. We responded to the discussion paper *Healthy Aging for All in the 21st Century*. A sobering statistic is that within ten years Newfoundland will have the highest average age in Canada. In reporting on the highlights the Minister said "We need to ensure that programs and services are in place for seniors to maintain their independence". We shall see.

Meanwhile, I wish you and your families an enjoyable summer.

16TH ANNUAL GENERAL MEETING

The 2006 Annual General Meeting & Conference will take place on Tuesday, 17 October at the Comfort Inn (formerly known as the Airport Plaza Hotel). The Theme for the Conference is "Taking Care of Business". Workshops on related topics will take place in the morning followed by a hot sit-down meal. The afternoon will consist of the Business Session. Details of the AGM & Conference will be included in the Fall Edition of our Newsletter.

CALL FOR NOMINATIONS

To meet the challenges under the mandate of the Association we need strong committed leadership at the Board, Executive and Committee levels. The Nominating Committee invites you to submit nominations for election to the Board of Directors at the upcoming Annual General Meeting on Tuesday, October 17, 2006 at the Comfort Inn (Airport Plaza Hotel), St. John's.

If you are interested in serving as a Board Member, or know of someone willing to serve, please contact Maureen at the Association office by telephoning (709) 754-5730, 1(800)563-4188, e-mail: pensioners@npspa.ca

CALL FOR RESOLUTIONS

The Board of Directors uses resolutions passed at the Annual General Meeting to give guidance to the incoming Board. If you have concerns or ideas that you feel should be considered by the Association please forward them to Maureen by calling (709)754-5730, 1(800)563-4188, e-mail us at pensioners@npspa.ca

HIGHLIGHTS OF BARBECUE & DANCE

The Annual Barbecue & Dance took place on Friday, May 26, 2006 at the Shrine Club, St. John's with close to 100 members and friends in attendance.

Cash bar service was available at 6:30 followed by the Barbecue at 7:00. A chef was on hand to do the cooking or you could cook your own. Mushrooms and onions, baked potatoes and sour cream and caesar salad complemented the meal. President, Barbara Hopkins, brought greeting from the Board of Directors. The dance floor was filled from 8:30 p.m. on as people danced to the music by Gary Lawrence. Everyone seemed to enjoy themselves.



Marie & Ray Walsh

We would like to thank everyone who attended.

If you have any ideas for a social function or on how we can make the BBQ bigger and better, please let us know by calling Maureen at (709) 754-5730 or toll free at 1 (800) 563-4188.

COMMISSIONER FOR OATHS

Maureen Hogan, on behalf of NPSPA, holds a designation for Commissioner for Oaths. Under the Act, she can administer Oaths and take and receive Affidavits, Declarations and Affirmations. If you wish to avail of this service, ensure you have a picture ID with you when you visit the office. We are located at 446 Newfoundland Drive, Suite 206. Our office hours are from 8:30 a.m. to 3:30 p.m. Monday through Friday.

Chuckle

A man and his wife are dining at a table in a plush restaurant, and the husband keeps staring at a drunken lady swigging her gin as she sits alone at a nearby table. The wife asks, "Do you know her?"

"Yes," sighs the husband. "She's my ex-wife. She took to drinking right after we divorced seven years ago, and I hear she hasn't been sober since."

"My goodness!" says the wife. "Who would think a person could go on celebrating that long?"

A smile is an inexpensive way to improve your looks.
- unknown



VISIT OUR WEBSITE
www.npspa.ca

MANDATE STATEMENT

The Newfoundland & Labrador Public Sector Pensioners' Association exists to promote and advance the interests of its members by providing a medium for collaborative action on any matter affecting a pensioner's well being.

EXECUTIVE

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Vice President---John Downton
Treasurer-----Paul O'Leary
Secretary -----Mary Ennis

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EYE EXAMS ARRANGED

NATIONAL DAY OF MOURNING



Tom Cooper at the Pensioners' Pavilion

The Association participated in The National Day of Mourning organized by the St. John's and District Labour Council on April 28th at the Confederation Building. This day of observance was to honour workers killed or injured in the workplace. Tom Cooper and Barbara Hopkins attended on behalf of the Association and presented a wreath. Following the ceremony the wreath was placed at the Pensioner's Pavilion on the grounds of the Confederation Building.

The Pensioners' Pavilion came about 10 years ago following a suggestion that The Newfoundland and Labrador Public Sector Pensioners' Association establish a memorial to honour all former Public Sector workers. The Pensioners' Pavilion is located on the grounds of the Confederation Building facing the Prince Philip Parkway, near the statue of Sir Wilfred Grenfell. It is intended to be a rest station for any passerby who wishes to stop there.

NEWS FROM THE PENSIONER REPRESENTATIVE ON THE GROUP INSURANCE COMMITTEE, John Downton

As a result of a market study by Mercer Human Resources Consulting regarding our group insurance plan for active and retired public service employees, a recommendation was made by the group insurance committee to transfer the Government's Group Insurance Plan from the current carrier to Desjardins Financial Security (D.F.S.) This recommendation was based mainly on Mercer's analysis that such a change could result in a \$1,000,000 savings for the plan while maintaining the same level of benefits. While any changes to the Plan have to be agreed upon by the policy holder, the Provincial Government, the expectation is that these savings will be used to further enhance benefits.

Transferring the data to a new insurance carrier is a huge task and it is important that it be completed as efficiently as possible. D.F.S. has agreed to do this transfer of data and is committed to doing so with the least amount of inconvenience to plan members. The effective date that D.F.S. will assume responsibility for the plan is August 1, 2006. Pertinent information will be mailed to all retirees as soon as possible. A copy of some of this information is included in your newsletter.

In order to facilitate having timely information available continuously, a web site has been set up. www.gov.nl.ca/whathere.htm. The link is on the popular links page under additional links- Group Insurance.

Anyone who may not have computer access may obtain information through the following telephone numbers **Government Insurance Division (709)729-0439, (709)729-0511, (709)729-0502.**

In order to maximize our efficiency with communications regarding important issues we are asking anyone who has an e mail address to supply that to Maureen Hogan at the office at mhogan@npspa.ca. We are setting up a group e mail for retirees and that will allow us to take advantage of this form of instant communication with as many of you as possible. For those of you who do not have access to e mail, our newsletters will continue and you may receive notices by regular mail from time to time from the D.F.S. and /or the insurance division of government.

I am hoping that this transfer between insurance carriers will proceed smoothly.

I also hope all of you have a very pleasant summer!!!!!!

The Public Service Credit Union is a full service co-operative financial institution locally owned and operated. As a **Member** you are not just a **customer**, you are an **owner**. This comes with **privileges**; like having a vote at each annual meeting, right to seek election to the board of directors and the opportunity to serve on committees.



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GROUP INSURANCE BENEFITS

Government has recently announced that the insurance plan for active and retired employees of Government and related organizations is moving to a new insurer, Desjardins Financial Security (Desjardins). The change from Blue Cross to Desjardins will take effect on AUGUST 1ST, 2006. Further information will follow in July.

Desjardins is committed to providing excellent customer service and want to assure you that you will continue to receive quality benefits without any disruption in service.

Desjardins is honoured to have been selected as group insurance carrier for the active and retired plan members of the Government of Newfoundland and Labrador. We have committed expertise and resources for the changeover and the management of this group insurance benefit program.

WALK-IN CLAIMS CENTRES

New claim payment centres will open on August 1, 2006 in St. John's and Corner Brook. But, we need a name for our claims centres and we would like to have input from plan members. So, we're having a contest to choose the name. The enclosed document gives you all the details about the "Name That Claim Centre" contest. Please give us your suggestions.

Important Note - At the claims centres, claims will be processed differently after August 1st. Instead of issuing a cheque onsite, your reimbursement will be deposited directly into your bank account. There will be no cheques issued by the claim centres. (If you want reimbursement by cheque, the claim centre staff will process your claim and request that a payment cheque be mailed to you from Head Office.) To ensure that your claims are paid efficiently we need you to fill out a Direct Deposit Authorization form. Please complete the form and return it to Desjardins at the address indicated so that we may process the information and begin paying your claims on August 1, 2006. Otherwise, please bring a void cheque with you on your first visit to a claims centre. We ask that you do this **ONLY** as a last resort since claims processing will

be slowed down if a lot of claimants need to have their banking information processed at the time of the first claim. We don't expect any disruption in service, but it is a transition. So, we ask for your kind patience and thank you for your cooperation during transition.

Details for contact are in the Questions & Answers Sections. If you have an urgent question, please contact Insurance Division at (709) 729-0502.

Your Desjardins service team looks forward to working with you.

Who is "Desjardins Financial Security"?

Desjardins is the 4th largest group insurance benefits provider in Canada. It is owned by the largest co-operative financial group in the country.

Is there any change in my benefits?

No. The benefits you have now will continue to be provided. There are some changes how claims are paid – details are outlined below.

When does the change occur?

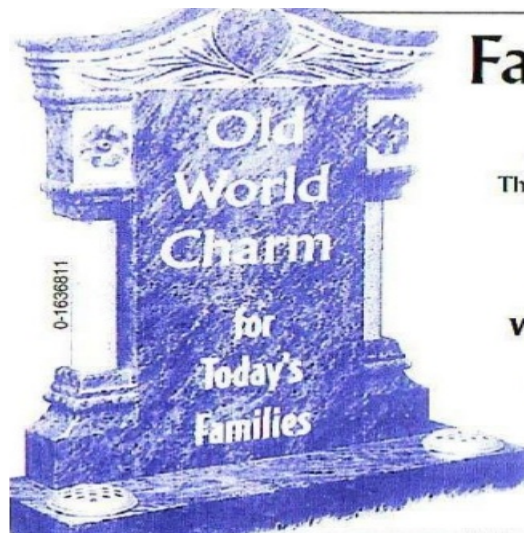
AUGUST 1ST. Until August 1, 2006 Blue Cross will continue to serve the plan. On August 1st your claims will be paid by Desjardins.

Do I need to fill out a new enrolment form?

No. Desjardins will use your existing information (on file with Blue Cross) to transfer your coverage.

Cont'd pg 5

If you want to feel rich, just count all of the things you have that money can't buy.
- unknown



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Cont'd from pg 4

Will there be any interruption in service?

No.

Will I receive a new ID card(s)?

Yes. You will receive a new Desjardins card. It will be sent to you at your home and you should receive it between July 17th and July 24th, 2006.

Your new ID number will be very similar to your current health plan ID number. The ID card is what you give to your pharmacist when you fill a prescription on or after August 1, 2006.

Does my pharmacist know about the change in my insurer?

Yes. Desjardins notified pharmacists and dentists across the province of the change. They will also be aware of how your Desjardins ID # relates to your. Blue Cross ID. So, keep your Blue Cross ID card until you have received your new one.

What happens if I have a claim between now and August 1?

Until August 1, 2006, you should submit your claims to Blue Cross. After August 1, 2006, please submit your claims to Desjardins.

Where will the claims payment centres be located?

In convenient locations in St. John's and Corner Brook.

Here are the addresses:

St. John's

The Village Mall

430 Topsail Road

(Top east entrance - old Shoppers entrance)

Corner Brook

Corner Brook Plaza, 44 Maple Valley Road

What happens if I don't complete the direct deposit form before August 1, 2006?

As long as you bring a void cheque with you, the claims centres can enter the banking information on site and then process your claim.

What if I have questions?

Starting August 1, 2006, you can call 1-877-838-7763. You can also email your questions through our website at: [www.desjardins.ca](#) and click on "contact us" in the top right corner.

One of my medications requires special authorization. Do I need to re-apply for authorization?

No. Blue Cross will supply Desjardins with a list of all members currently approved for special authorization along with the effective date and termination dates of that approval.

What about other services like opticians and physiotherapists?

Right now Desjardins doesn't have electronic claim filing services with such providers. But, we are working on an efficient alternative and will keep you posted.

Chuckle

Wife : Do you want dinner?

Husband : Sure, what are my choices?

Wife : Yes and No

Pass It On!

When you've finished with this NEWSLETTER, please pass it on to another prospective member who may be interested in reading it.

On August 1, 2006, Desjardins Financial Security, will be your Health Plan provider. As a licensed representative for **Desjardins** and an NPSPA member, I am available to assist you with your Life Insurance and Investment needs. **Worried** about the care service costs should you suffer a loss of independence? **Worried** about the increasing cost of funerals or would like to leave an inheritance to your child/ grandchild or a financial gift to your church or favourite charity? **Worried** about risky investments or need to have your RRSP's converted to a monthly annuity payment? Consultations are **free**. Call me today

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WHERE ARE THEY NOW? *Barbara Hopkins*

It was a real pleasure to see Freeman Pope and his wife, Eileen, at our Annual Barbecue on May 26th. Freeman has been with the Association since his retirement in 1996 and was a founding member of the Central Branch of the Association based in Grand Falls-Windsor.

Freeman Pope

Freeman grew up in Stone's Cove, Fortune Bay and after finishing High School in Port-aux-Basques he spent a few years teaching school and attending MUN. Freeman went to work with the Department of Social Services in 1967. He served in many communities around the Province Bonavista, Bell Island, Bay Verte, Stephenville and Grand Falls-Windsor. Not one to stay idle Freeman had a go at selling Real Estate in the area and enjoyed the experience. The bright lights beckoned and Eileen and Freeman moved to St. John's. Freeman very much enjoys curling but has yet to take up golf. He does some work with a Market Research Company and with the Standardized Patient Program at the Medical School. He and Eileen enjoy gardening. They travel out West often to visit their sons who live in Vancouver and Red Deer, respectively. Their daughter, Krista, is a Guidance Counselor in Central.

Freeman and Eileen danced up a storm at the Barbecue but had to leave a little early to take care of Kylie, another "family member", as Freeman put it. Kylie is the family dog!

We wish Freeman and Eileen many happy years in their retirement.

WESTERN BRANCH NEWS *Keith Ambler*




The Annual Spring Barbecue was held on 14 June, 2006. The day dawned with torrential rain, slowly subsiding to rain and then to scotch mist. By 4 p.m. the sun put in a careful appearance and by 5

p.m. approximately 35 members began to barbecue on the deck of the Bay of Island Yacht Club. Salads, bread rolls, desserts, tea and coffee were provided by the Board of Directors. Following the substantial meal, President Wes Roberts, gave a "state of the union" address followed by a question/answer period with health care and the new health care insurance provider being of most interest. Music for the evening was provided by Randy Hunt. Photos were provided by Rose Murrin. Everyone had a great time.

Plans are currently in the works for the Annual Christmas dinner and dance. Members will be notified of date and time in the Fall Newsletter.

During the winter months several members of the Western Branch Board of Directors had to cope with serious illnesses, a process that is still ongoing. We wish everyone a speedy recovery.

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HOW TO STAY YOUNG

Throw out nonessential numbers; this list includes age, weight and height.

Keep only cheerful friends; the grouches pull you down. If you really need a grouch, there are probably family members who fill that need.

Keep learning. Learn more about the computer, crafts, gardening, whatever. Just never let the brain idle.

Enjoy the simple things.... When the children are young, that is all that you can afford. When they are in college, that is all that you can afford. When they are grown, and you are on retirement, that is all that you can afford!

Laugh often, long and loud. Laugh until you gasp for breath. Laugh so much that you can be tracked in the store by your distinctive laughter.

The tears happen. Endure, grieve, and move on. The only person who is with you your entire life is you.

Surround yourself with what you love, whether it is family, pets, keepsakes, music, plants, hobbies, whatever. Your home is your refuge.

Cherish your health. If it is good, preserve it. If it is unstable, improve it. If it is beyond what you can improve, get help.

Don't take guilt trips. Go to the mall, take a trip to visit friend, the next county, a foreign country, but not guilt.

Tell the people you love, that you love them, at every opportunity.

Remember - Life isn't measured by the number of breaths we take, but by the moments that take our breath away.

CHUCKLE

A new business was opening and one of the owner's friends wanted to send flowers for the occasion. They arrived at the new business site and the owner read the card. It said, "Rest in Peace."

The owner was angry and called the florist to complain. He let the florist know in no uncertain terms how angry he was about the obvious mistake. The florist wisely diffused the man's anger when she calmly said, "Sir, I'm really sorry for the mistake, but just imagine this ... somewhere there is a funeral taking place today, and they have flowers with a note saying, "Congratulations on your new location!"



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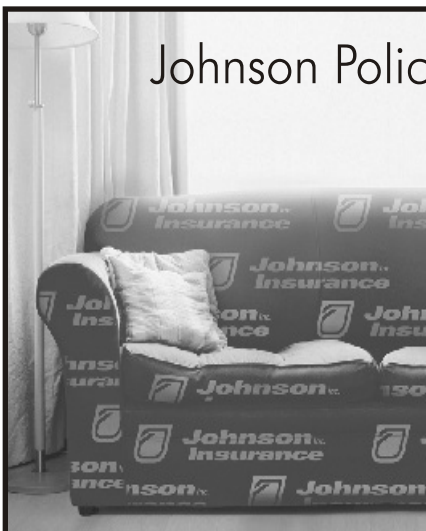
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We accept ads for inclusion in our Newsletter. We reserve the right to refuse ads, or to edit them after consultation with the advertisers. NPSPA does not endorse or promote any product or service presented in paid advertisements unless so specified. For more information please contact Maureen at (709)754-5730 or 1 - (800) 563-4188 or email: pensioners@npspa.ca

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