



**Newfoundland and Labrador  
Public Sector Pensioners' Association**

446 Newfoundland Drive, Suite 206  
(Phone) 709-754-5730  
[pensioners@npspa.ca](mailto:pensioners@npspa.ca)

St. John's, NL A1A 4G7  
(Fax) 709-754-5790  
[www.npspa.ca](http://www.npspa.ca)

May 20, 2021

Honourable Siobhan Coady  
President Treasury Board  
Treasury Board Secretariat  
Government of Newfoundland and Labrador  
West Block, Confederation Building  
P.O. Box 8700  
St. John's, NL A1B 4J6  
[SiobhanCoady@gov.nl.ca](mailto:SiobhanCoady@gov.nl.ca)

**Re: Group Insurance Benefits**

Dear Minister Coady:

The Newfoundland and Labrador Public Sector Pensioners' Association (NLPSPA) is pleased to have membership on the Group Health Insurance Committee and we welcome the opportunity that this provides to offer opinion on and concerns with issues that our membership, other pensioners and sometimes employees bring to our attention.

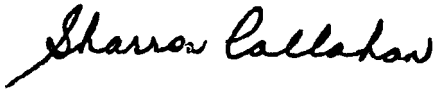
At a time when our Province is fully aware of grave concerns with the financial security of its citizens and has directed the Minister for Children, Seniors, and Social Development to review and revise the Provincial Poverty Strategy, the NLPSPA is asking for intervention to make a policy change to the insurance coverage rules for diabetic supplies.

The concern with the cost of diabetic supplies has been raised many times within the Committee meetings with the answer being that these supplies are not drugs and are, therefore, not a part of the drug coverage formula for upfront payment through the health insurance policy. We understand fully that these supplies are covered by the insurance plan eventually, but must first be upfronted by the client and submitted for reimbursement to the company, Canada Life.

Herein is the problem for many folks, especially retirees from Government, who are living on a fixed pension income. This is where our Association receives many calls and where we hear first-hand from folks who have to choose between properly caring for their diabetic condition and taking care of other normal living expenses. We know you understand that an insulin dependent diabetic requires monitoring strips, needles for injection, and so on and while these are covered under the Extended Health Benefit, it is the upfronted cost that is prohibitive for many retirees and employees.

Since the above is ultimately a cost to the Plan anyway, the NLPSPA, on behalf of the many folks who have contacted us, is asking for serious consideration of a policy change to the rules that would permit the upfront coverage for diabetic supplies, as mentioned before, rather than a client pay/claim back arrangement, as exists right now.

Sincerely,

A handwritten signature in black ink that reads "Sharron Callahan". The signature is fluid and cursive, with the first name "Sharron" being more prominent than the last name "Callahan".

Sharron Callahan  
Executive Director

cc. Minister John Abbott, CSSD  
[CSSDMinister@gov.nl.ca](mailto:CSSDMinister@gov.nl.ca)