

PENSIONER

NEWSLETTER

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January 2024

*A Publication of the Newfoundland and Labrador
Public Sector Pensioners' Association*



Meet the NLPSPA Board Directors & Staff

	<p>Al Skehen Board Director/ Nominations & Awards/ Seniors Advisory Committee St. John's</p>		<p>Wayne Noseworthy Board Director/Executive Committee/Governance/ Human Resources/ President</p>
	<p>Ralph Morris Board Director/ Provident 10 Sponsorship Board</p>		<p>Wayne Ruth Board Director</p>
	<p>Doug Laing Board Director/ Provident 10, Board of Directors</p>		<p>Helena Bragg Board Director/ Secretary/ Executive Committee / Group Insurance Advisory Committee</p>
	<p>Mary Cleary Board Director/ Scholarships/Coalition</p>		<p>Brian Miller Board Director/ Chair, Human Resources Committee</p>
	<p>Antoninus (Tony) Kelly Board Director/Human Resources Committee</p>		<p>Craig Hall Board Director/ President Elect/ Treasurer/ Executive Committee</p>
	<p>Fred Oates Board Director/Human Resources Committee/Con- vention & AGM Planning, Board Lead</p>		<p>Sharron Callahan Executive Director/Chair, Seniors Coalition</p>
	<p>Clifford Reid Board Director/ Communications Lead</p>		<p>Cheryl Myers Administrative Assistant</p>

Message from the President

NLPSPA 2024

Mandate Statement:

The Newfoundland and Labrador Public Sector Pensioners' Association (NLPSPA) is a strong, member supported organization that advocates for improved pensions, insured benefits, and a better quality of life for all members and pensioners and is recognized for its leadership role in promoting the interests of its members and all pensioners.

Executive:

President – Wayne Noseworthy
Vice President – Craig Hall
Treasurer – Craig Hall
Secretary – Helena Bragg

Directors:

Mary Cleary
Tony Kelly
Doug Laing
Brian Miller
Ralph Morris
Fred Oates
Cliff Reid
Wayne Ruth
Al Skehen

Executive Director:

Sharron Callahan

Administrative Assistant:

Cheryl Myers

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Graphic Design: Stephanie Furey



It is once again a distinct pleasure to write to you as President. In my Christmas message, I highlighted some of the Association's initiatives in the areas of Financial Planning, Information on Wills and Estate Planning and the CRA Seminar on Income tax, Benefits and Credits.

Our focus for the year ahead is to ensure that we communicate with you about our ongoing initiatives and respond to your ever-increasing needs as retirees. I invite you to visit our Website and experience the wealth of information and services that are literally at your fingertips. We are firmly established in the digital age and want you to make the most of it.

We have developed a detailed set of priorities as part of our Strategic Plan, together with a timeline for implementation. Here is a sample of some of these initiatives:

Under **Communications**, we are pursuing a detailed and robust agenda in partnership with TechKnowTutors (TKT) for digital literacy training of our members. There will be in-person sessions provided in Reidville, Deer Lake, and Corner Brook in February and similar course offerings in Gander and Grand Falls-Windsor, dates yet to be finalized. A series of other in-person and virtual sessions were announced on January 2 and we trust that you will join in these learning opportunities to enhance your understanding and comfort in the digital technology world.

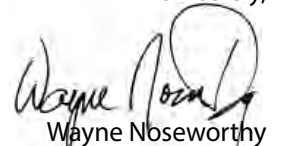
Under **Advocacy**, we continue our work with the Coalition and pursue continuous discussions with the Seniors Advocate. Executive Director, Sharron Callahan, has been relentless in her role as a leading member of the Coalition in keeping the needs of our members and the priorities of NLPSPA in sharp focus.

Under **Membership Growth and Support**, we have had an excellent year working with Provident 10 in the oversight of the PSPP. In particular, the Agency has been extremely supportive in communications with our Association in allowing us to promote membership in NLPSPA amongst prospective retirees. Likewise, NLTA has been a great friend in enabling us to give exposure to NLPSPA at their pre-retirement seminars this past fall.

Under **Governance**, I remind you that this is a Convention Year. If you can, consider making arrangements to join with us on October 9 and 10 in St. John's. We will have vacancies on our Board which will need to be occupied by dedicated members. Please consider offering yourself forward to join the Board of Directors of NLPSPA.

In closing, I welcome you into 2024 and ask that you make involvement in NLPSPA one of your retirement priorities. Our strength and success as an Association is based on the commitment and time that you give in keeping us alert and involved on your behalf. Enjoy the winter ahead and make positive use of our unique climate. My hope is that you spend time with family and friends over the next few months and emerge happy and healthy in the spring. ■

Sincerely,


Wayne Noseworthy

President



Notes & News

from the Executive Director

Welcome to 2024 and a year of new beginnings. As we look down the road to the next twelve months, there is a lot in the planning stages for the Association. Key, of course, will be our Convention in October and as this is a celebration year for NLPSPA (35 years of being a strong voice for public sector pensioners), you will not want to miss this event. In addition, there will be informational and digital training sessions and entertainment sessions spread throughout the year, so keep checking your messages as you will want to participate in everything we have to offer.

It is disappointing that we had to make the tough decision to cancel the highly anticipated dinner and dance event this month due to the forecasted weather of high winds, poor visibility, and drifting snow. But your safety and well-being are our key priorities which left us with no alternative but to make this tough decision. However, we are booked for next year, so add January 3, 2025, to your calendars so as not to be disappointed when ticket sales are advertised later in the year.

Before we look down the road to 2024, I'd like to offer you a brief synopsis of the past year.

Highlights of 2023:

- The Association was successful in obtaining grant funding from the Community Services Recovery Fund to purchase and install high-level technology equipment to increase our capacity for membership outreach.
- A Strategic Plan for 2024-2028 was developed and is now the guiding document for the strategic actions of the Association over the next four years.
- The Scholarship Program for 2023 was once again a successful offering and scholarships were awarded to four very deserving young women who are pursuing studies in science (2), nursing (1), and human biosciences (1). These youth give us great hope for our own future well-being.
- Discussions were held and are continuing with belairdirect to ensure all parts of the previous contractual arrangement with Anthony Insurance are upheld and an efficient business relationship is maintained. We are pleased that belairdirect has fully committed to the continuance of the previous funding agreement.
- Meetings took place with the TechKNOWtutors Program of the Community Sector Council NL to establish a partnership for digital literacy training. Two courses were offered in December and a full calendar of expanded digital trainings has been messaged to the membership for January and February. In addition, an in-person series of day -long learnings have been developed for the west coast and plans are in the works for similar offerings in Central Newfoundland.
- During the past year, NLPSPA undertook to establish a stronger relationship with Provident 10 and the NL Teachers' Association to participate in the pre-retirement seminars, to develop shared communication opportunities and to explore more effective ways to reach public sector pensioners who are not NLPSPA members and to welcome them into the Association. This is a work in progress and has a high priority in the strategic priorities for the new Plan.
- A variety of policy documents and issues papers were either developed or renewed to ensure

current and appropriate direction for the Board and the purpose of the Association.

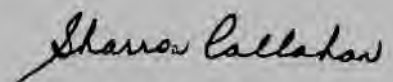
- We held a very successful Annual General Meeting in 2023 with a room full of members attending. The AGM business was expeditious, the meal was welcomed and the entertainment enjoyable. NLPSPA continued as the lead agency of the Newfoundland and Labrador Coalition of Seniors, Pensioners, and Retirees Association.
- A fully researched submission was made to the Commission reviewing the Statutory Offices of the House of Assembly with reference to the Office of the Seniors Advocate. Thank you to those members who took the time to also file support for the position that was submitted to retain and even enhance the Office of the Seniors Advocate.
- The Executive Director was appointed as a member of the Community Stakeholder Committee to the Long-Term Care and Personal Care Homes Review. Meetings are ongoing, as this work unfolds.
- Several meetings were held with our federal representatives: on August 9 with MP Darren Fisher (Dartmouth Lakes), Parliamentary Secretary to Minister of Seniors Seamus O'Regan and MP Joanne Thompson, Liberal Seniors Caucus Chair; on August 24 with staff of the office of MP Joanne Thompson; on October 10 with MP Joanne Thompson; on October 13, a submission was made to the Federal Standing Committee on Finance.
- On September 11, a meeting was held with the staff of CSSD Minister Paul Pike, despite the Minister being unavailable. The topics discussed were: Social and Economic Well-Being (Poverty Reduction) Plan; Adult Protection Act and Elder Abuse; Position of the Seniors' Advocate; Intergenerational Program Guide; Ageism; Promoting Age Friendly Communities; and Building a Relationship with the Federal Minister of Seniors.
- See News and Advocacy pages of our website for more details.

The above is a snapshot only of what we achieved in 2023. Now let's see what 2024 has to offer:

Happenings in 2024:

- Digital Literacy trainings have been scheduled for January 23 (Digital Basics), January 30 (Internet Fundamentals), February 6 (Email & Communications), and February 27 (Provincial Government Services). These are each being offered twice per day, in-person in the morning sessions, and virtual in the afternoon. Registration is currently open.
- The above sessions are being offered all-together in a series of day-long trainings on the west coast. They will be held on February 15 in Reidville, February 16 in Deer Lake, and February 20 in Corner Brook. Separate registration details have since been sent to the membership.
- Convention 2024 is set for October 9-10 at the Capital Hotel, St. John's. Please keep these dates open.
- Meetings are ongoing with belairdirect to ensure the best interest of our members is maintained and enhanced.
- Coalition will resume its meetings on January 16 and will seek a schedule of meetings with the federal MP's and provincial MHA's. Should there be a federal and/or provincial election called in 2024, NLPSPA will be fully engaged in ensuring the interests of pensioners and older persons are a top priority for those seeking election.
- Meetings are scheduled with Provident 10 to provide means for better communication to retired members in the Public Sector Pension Plan and to engage new memberships for NLPSPA from those employees' contemplating retirement. NLPSPA participation in pre-retirement seminars is a top priority for 2024. Similar discussions are also underway with the Teacher's Pension Plan Corporation.
- Stay tuned for offerings on topics of interest and times for social engagement.

Until next time, stay well and safe. ■





How to Become an Expert Zoom User

By Cliff Reid, NLPSPA Communications Lead

Note: Test your skills by completing the Challenge at the end of this article.

Have you ever wanted to join a ZOOM session but didn't know what to expect or how to go about it? NLPSPA often sponsor Zoom events for entertainment, training or general information and would like all members to feel confident in participating. This brief explanation will help get you started. Do not have worry about doing anything wrong.

You may join an online meeting in one of several ways. In this article we will discuss 1. Joining with an email invite and 2. Joining with the Zoom App on an iPhone or iPad.

Using An email invite

At NLPSPA we generally use a two-step process to join a Zoom meeting without you having to download the app.

1. First, we ask you to Register for an event by clicking on a "Register Here" link. You would complete the registration by filling in your name and email address and any other required information.
2. Second, a registration link will automatically be sent to you with the information required to join the Zoom event.

When you receive the invitation, you must note the time of the event. You will not be able to join the meeting until a couple minutes before the time given.

On the day of the event and just before the event is set to begin you need to;

1. Make note of the meeting ID given in the email.

- a. (You may not have to use this ID but in case you are asked for it you will have it to type into the space provided.)
2. Make note of the Password given in the email.
 - a. (You may not have to use this Password but in case you are asked for it you will have it to type into the space provided.)
3. Click on the (blue) link contained in the email message to join the meeting.
 - a. (This link contains all of the information needed to join the meeting and should prompt you to open ZOOM in your browser of a; Computer or Laptop or iPad, or mobile phone; whichever device you plan to use.)
 - b. On your web browser, a pop-up window will prompt you to open or download the application.
4. In the pop-up window, click **Cancel**.
5. At the bottom of the page, click **join from your browser**. You will be directed to a new page (give it a little time because this action may be slow on some devices).
6. Click **Allow** to allow Zoom permission for your microphone and camera.
7. Sign in with your name to join the meeting.
8. (Optional) Select the **Remember my name for future meetings** check box.
9. Click **Join**.

Using a Zoom App (on iPhone or iPad)

1. If you have not downloaded the Zoom mobile app yet, you can download it from the App Store. (On iPhone or iPad search in App Store for, Zoom-One Platform to Connect and install it)



2. Open the Zoom mobile app.
3. Join a meeting using one of these methods:
 1. Tap **Join a Meeting** if you want to join without signing in.
 2. Create an account (it's free) and sign in to Zoom then tap **Join**.
4. Enter the **meeting** ID number and your display name.
 1. If you're signed in, it is OK to change your name if you don't want your default name to appear.
 2. If you're not signed in, enter a display name.
5. Enter the passcode if requested.
6. Select if you would like to connect audio and/or video and select **Join**.

What happens when you are admitted to the meeting/event?

You will get a message that says the moderator will admit you soon and you are placed in the Waiting Room. This feature allows the host to control when a participant joins the meeting. They can admit participants one by one, or hold all participants in the waiting room and admit them all at once. After you are admitted you will see the Host and be able to hear their voice. At this point you may be given instruction to turn on/off your video and/or your audio. The Host will proceed to help you navigate the screen if you are not familiar with the process. Depending upon the device that you are using to ZOOM in you will see between 2 and 16 people on screen and be able to communicate with them in several ways. (iPhone will display 2-4 people, iPads between 4-8 people and Laptops and Computers up to 16 people on the one screen. If there are larger groups of people you will have to scroll down the screen to see more.)

YouTube Videos that will help.

NLPSPA have created a YouTube Channel with a ZOOM playlist where you may visit and view a selection of videos that will help you become proficient in using Zoom. In this case you may replay the videos as often as you would like. The list includes the 5 videos, visible on the left or right margin of your screen (depending upon the device you are using. If you are new to YouTube then you need to know that all videos begin with one or two advertisements before the main content begins. Bear with it and enjoy the

informational content.) Click on the video you would like to watch. Do this for each of the 5 videos in the playlist.

- ❖ Zoom on the iPad for Seniors
- ❖ Joining a Zoom Call for the First Time; Fun and Easy Online Connection
- ❖ Zoom on Your Phone: Joining with Zoom iPhone App (2021)
- ❖ How to Join a Zoom Meeting with an iPad
- ❖ ZOOM TUTORIAL | How To Use Zoom STEP BY STEP For Beginners! [COMPLETE GUIDE]

To view these videos, click on the following link: [NLPSPA YouTube Channel.](#)

If you would prefer to learn about using ZOOM by reading the instructions online then the following link is an excellent source. [Home - Zoom Support](#)

NLPSPA Challenge:

NLPSPA have created a ZOOM event that you may register for and on the day of the event you may Join the Meeting to determine if you are successful. Cliff Reid and Sharron Callahan will be your host and will help you navigate the ZOOM screen. You will be able to ask questions and interact with other participants. Register for this event by clicking on the link below and filling in the appropriate information. You may register now.

[Register Here](#)

The Meeting is scheduled for: February 29, 2024, 10:00 AM Newfoundland and Labrador

After registering, you will receive a confirmation email containing information about joining the meeting.



Canadian Dental Care Plan



<https://www.canada.ca/en/services/benefits/dental/dental-care-plan.html>

Given that our NLPSPA Office has received a number of inquiries about the new Canadian Dental Care Plan (CDCP), the following information is being shared from the Government of Canada, Service Canada, concerning this plan.

As you may have heard, the Government of Canada announced the implementation of the new Canadian Dental Care Plan, as of December 18, 2023.

The Canadian Dental Care Plan (CDCP) aims at reducing the costs of dental care for Canadian residents who have a family net income of less than \$90,000 per year. The implementation will follow a phased-in approach. Applications will open for seniors first in December 2023. Persons with disabilities and children under 18 will be invited to apply in Spring 2024. The program will then expand to all eligible Canadian residents as of 2025.

To be eligible for the CDCP, people need to:

- Be a Canadian resident for tax purposes.
- Have filed their taxes.
- Have an adjusted family net income below \$90,000 per year; and,
- **Not have access to private or employer/pension sponsored dental coverage.** Not having access to dental insurance is defined as:
 - no dental insurance through your employer or a family member's employer benefits, including health and wellness accounts;
 - no dental insurance through your pension (previous employer) or a family member's pension benefits; or
 - no dental insurance purchased by yourself or by a family member or through a group plan from an insurance or benefits company.

Letters will be sent in phases by age group beginning in December 2023 until all potential eligible seniors who are 70 years of age or older have been invited to apply for the CDCP. All letters are expected to be delivered by the end of March 2024.

Application Schedule by Age Group

Group	Applications Start Date
Seniors aged 87 and above	December 2023
Seniors aged 77 to 86 years	January 2024
Seniors aged 72 to 76 years	February 2024
Seniors aged 70 to 71 years	March 2024

Application Online	
Seniors aged 65 to 69 years	May 2024
Adults aged 18 to 64 with a valid Disability Tax credit certificate	June 2024
Children under 18 years old	June 2024
All remaining eligible Canadian residents	2025

People covered under the CDCP will be reassessed annually to confirm they are still eligible.

Enrolment confirmation:

Sun Life is the contracted service provider who will manage the Canadian Dental Care Plan (CDCP) on behalf of the Government of Canada.

Once you have applied and are confirmed as qualified, your information will be shared with Sun Life, who will enrol you in the CDCP.

Sun Life will then send you a welcome package, which will include:

- information on the CDCP
- your member card
- your coverage start date

Coverage start date:

Canadian residents who are enrolled in the CDCP will be able to start seeing an oral health provider as early as May 2024, starting with seniors. The start date to access oral health care will vary based on when each group can apply, when the application is received and when enrolment is completed.

Booking an oral health appointment:

Your coverage will begin on the date provided in the welcome package you receive from Sun Life. Appointments with an oral health provider should be scheduled as of that date, and no sooner, for the eligible oral health care services to be covered under the plan. **The CDCP will not reimburse you for oral health care services received before the start date.**

When booking an appointment with an oral health provider, make sure to ask if they have enrolled in the CDCP to limit unexpected out-of-pocket payments.

What services will be covered?

The Canadian Dental Care Plan (CDCP) will help cover the cost of various oral health care services that keep your teeth and gums healthy and treat problems that can happen.

Examples of services that could be covered under the CDCP, as recommended by an oral health provider, includes the following:

- preventive services, including scaling (cleaning), polishing, sealants, and fluoride
- diagnostic services, including examinations and x-rays
- restorative services, including fillings
- endodontic services, including root canal treatments
- prosthodontic services, including complete and partial removable dentures
- periodontal services, including deep scaling
- oral surgery services, including extractions

Note: Some services will only become available in fall 2024. This list will be updated as more details are available.

The CDCP will only pay for oral health care services covered within the plan at the established CDCP fees.

How much will be covered:

People covered under the CDCP will not have to pay the full cost out of their own pocket. Oral health providers enrolled in the CDCP will be required to submit the claims directly to Sun Life for payment rather than having patients seek reimbursement from Sun Life for services covered under the plan.

The CDCP will reimburse a percentage of any eligible expenses, but **some people covered under the plan may have a co-payment**. A co-payment is the percentage of CDCP fees that is not covered by the CDCP, and that people covered under the CDCP will have to pay directly to the oral health provider. Your co-payment is based on your adjusted family net income.

Patients should always confirm what costs will not be covered by the plan and that they will be expected to pay with their oral health provider before receiving care.

Co-Payments Based on Adjusted Family Net Income

Adjusted Family Net Income	How much the CDCP will cover	How much you will cover
Lower than \$70,000	100% of eligible oral health care service costs at the established CDCP established fees	0%
Between \$70,000 and \$79,999	60% of eligible oral health care service costs at the established CDCP established fees	40%
Between \$80,000 and \$89,999	40% of eligible oral health care service costs at the established CDCP established fees	60%

NLPSPA understands that Application Intake Clinics, virtual or in-person, will be established to assist clients with completing the steps required to access the CDCP. ■

IT’S COMING HOME!

In 1998, to commemorate the 10th anniversary of the foundation of the Newfoundland and Labrador Public Sector Pensioners’ Association (NLPSPA), the Government of Newfoundland and Labrador and the NLPSPA collaborated on the design, development, and placement of an anniversary plaque to commemorate this milestone year. The plaque was subsequently affixed to a gazebo that is along a walking trail behind the statue of Sir Wilfred Grenfell on the grounds of Confederation Building. For more information visit History at <https://nlpspa.ca/about/history>.



In recent years, it has been noticed that the gazebo to which this plaque is affixed is deteriorating in its structure, it is becoming overgrown with tree and shrub growth, and maintenance and upkeep of the location is not happening on a regular basis. On the 30th anniversary of the NLPSPA, the Association undertook discussions with Government to repatriate this plaque to the home offices of NLPSPA, so that it could be hung parallel to the 30th anniversary year plaque. However, our efforts were unsuccessful at the time.

Government has now accepted that the gazebo is in a state of deterioration and that it will likely be taken down. Consequently, NLPSPA has been contacted and we have gladly accepted the repatriation of this plaque. Once received, we will undertake to have it cleaned and restored to its original lustre before wall mounting it alongside the 30th anniversary year plaque. ■

Provident10: Planning for Your Future

A new year is a renewed opportunity to set goals, achievements, and a plan for the future.

At Provident10, that's exactly what we do – plan for your future. Securing the financial future of our members is our promise and our priority. Our investment strategy is built for long-term results and sustainable performance that goes beyond today and focuses on the years and decades ahead.

While we're busy planning for your financial future, we hope you are too! That's why we are a proud partner of the Newfoundland and Labrador Public Service Pensioners' Association (NLPSPA). We're committed to supporting you, our members, well into your retirement.

2023 was an exciting year for us at Provident10! Early in the year we embarked on a journey to better understand exactly what our members would like to see from us. Through our Stakeholder Perception Study, you, our pensioners, indicated that you'd like more frequent communication through a newsletter, and you'd like more accessible pension related information. In May, we officially launched our e-subscription tool, Provident10 Pulse. This coincided with the publication of a newly refreshed, members focused, website. But we didn't stop there!

To close out 2023, we joined forces with the NLPSPA to host an Estate Planning Session for all NLPSPA members. This session was hosted in a virtual setting by an Access to Justice Coordinator from the Public Legal Information Association of Newfoundland and Labrador. It was certainly one for the books as it brought a record number of attendees and tremendously positive feedback. We call that a success!

As we set our sights on 2024, we look forward to further expanding our member offerings. Stay tuned for news and updates, and be sure to subscribe to Provident10 Pulse at www.provident10.com

Wishing you all the best in 2024!

The team at Provident10

What Golden Years?



Office of the
SENIORS' ADVOCATE
Newfoundland and Labrador

November 2023

On November 14th the Seniors' Advocate released a report titled What Golden Years? The report is a first step in attempting to address the cost of living challenges identified by seniors through an extensive consultation process that heard from approximately 1,400 seniors.

Thirty-two per cent of NL seniors reported not having enough income to meet their financial needs and were unable to afford food, rent, medications and required medical services. This is contributing to poorer health outcomes and reduced quality of life.

Twelve (12) recommendations were made to a number of government departments to begin to address some of the cost of living concerns expressed by seniors.

The recommendations include:

- 1) Indexing the NL Seniors' Benefit;
- 2) Reviewing both the maximum family net income threshold to receive the full NL Seniors' Benefit and the phase out rate;
- 3) Exempting seniors in receipt of GIS from having to pay for their required home supports;
- 4) Exempting households with a family net income of less than \$29,402 from having to pay for their required home supports;
- 5) Implementing the Food First NL recommendation for a shared food delivery service to ensure food can be delivered to seniors if necessary;
- 6) Increasing the amount of money per kilometer people traveling for medical appointments are eligible to receive through the Medical Transportation Assistance Program (MTAP); and
- 7) Providing all people age 65 years and older free access to the high-dose influenza vaccine.

The Office of the Seniors' Advocate NL will monitor the implementation of their commendations and report on progress annually in the Status Report on Recommendations. ■



NLPSPA

Newfoundland & Labrador
Public Sector Pensioners' Association

SCHOLARSHIP PROGRAM

Submitted by: Mary Cleary, Scholarships Chair & Board Director



As Chair of the Scholarship Program, I would like to wish our valued membership a Healthy and Happy New Year!

The Scholarship Program of the Newfoundland and Labrador Public Sector Pensioners Association (NLPSPA) has become a cornerstone membership program ever since it was launched in 2017. The program had the goal of enhancing support to the membership by offering a scholarship for a dependent of a member and a scholarship for a member of the Association and on behalf of the Board and the membership, I would offer to you

that this is most assuredly one of the best undertakings for the Association. To say that the scholarship program has been well received by dependents of the members would be an understatement.

Thus far, we have received close to 500 applications in the seven years the scholarship program has been offered. Of these 500 applications, 89 applications were received for the 2023 scholarship program. It is the intention of the Board, that as long as our resources continue and are stable, this Program will continue for many years into the future.

The NLPSPA Scholarship recipients for 2023 were:



Bethany Antle
New Glasgow, NS
\$2,000, Bachelor
of Nursing at Cape
Breton University,
with plans for post-
graduate studies in
Medicine.



Amy Manning
St. Philip's, NL \$1,500,
Bachelor of Science
Degree in Human
Biosciences.



Anna Regular
Paradise, NL
\$1,000, Bachelor of
Science at Memorial
University.



Molly Power
Conception Bay South, NL
\$500, Bachelor of
Science at Memorial
University in Mathe-
matics and Biology.

We continue to see the scholarship program as a way for the NLPSPA to continue to contribute to the future of the families of members of our Association. The applicants for the scholarship program each year confirm that there are a great number of young people who are eagerly wishing to make a future for themselves and in doing so, enhance the future of the communities they choose to live in. The scholarship applicants, through their essays, show insight into the Association and see the contributions of our members as being very valuable to the province as a whole and their own respective communities.

As said by our recipients,

Bethany Antle: Hello! My name is Bethany Antle, and I am honored to have been chosen for a Newfoundland & Labrador Public Sector Pensioners Association scholarship. This scholarship will help me to pursue the first step of my career path as a Registered Nurse at Cape Breton University. My educational plans include post-graduate studies in Medicine. By being given the NLPSPA scholarship I will be able to pursue my career plans and enter the workforce with less economic burden. This scholarship will assist me to gain valuable experience by allowing me to continue with volunteer activities. It will also relieve the stress of having to seek part-time work while attending school to assist with my educational costs. Going into this new chapter of my life I have endless opportunities and possibilities to make this world a brighter place. I have so much ahead of me and will strive to always do my best and lead those around me to do their best as well.

Amy Manning: I am so happy to be chosen for one of the NLPSPA Scholarships for 2023 valued at \$1,500.00. This scholarship will certainly help me financially in pursuing my Bachelor of Science Degree in Human Biosciences, especially with the increase in Tuition Fees. I work part-time while being a full-time student at Memorial University and this scholarship will allow me more time to concentrate on my studies. It will also permit me more time to volunteer with the programs that I am currently involved with as well as engage in new volunteer opportunities. I am truly grateful for this scholarship support.

Anna Regular: I'm so glad I applied for this scholar-

ship! This will alleviate some of my financial burdens, and let me focus more on my studies, volunteer work at Rainbow Riders, and my coaching and volleyball activities. Thankful for peace of mind. ■

Molly Power: I am honored to have been chosen to receive the NLPSPA Scholarship. I am a graduate of Holy Spirit High School. I am currently in the Bachelor of Science program at Memorial University with the intention of majoring in Mathematics. I hope to someday work in the medical field, and I am grateful that this scholarship helps me to pursue my future studies.

Once again, on behalf of our membership, I would like to offer congratulations to our 2023 recipients!

Please keep an eye in the spring for upcoming information about our 2024 Scholarship Program through emails, one Weekend Edition of The Telegram, in our upcoming spring newsletter, FaceBook and on our website.■

SAVE THE DATE...

"2024 Annual General Meeting & Convention"

WHEN:

**Wednesday & Thursday, October 9 – 10,
2024**

WHERE:

**The Capital Hotel, 208 Kenmount Road, St.
John's**

The 2024 NLPSPA Annual General Meeting and Convention will offer a variety of opportunities to celebrate our membership, to celebrate the accomplishments of the Association over thirty-five (35) years and to reminisce with friends and former colleagues in a fun and relaxing atmosphere.

Please hold these dates on your calendar and stay tuned to your email, our website at <https://nlpspa.ca>, and our Facebook page at <https://www.facebook.com/NLpensioners/> for more information regarding the 2024 Annual General Meeting and Convention as the year ahead unfolds.

Medical Transportation Assistance

Late in 2022, NLPSPA wrote a detailed letter to the Government of Newfoundland and Labrador seeking improvements to the Medical Transportation Assistance Program. On January 8, 2024, the Government released the following Press Release noting improvements to this program, which will surely be of assistance to our members who avail of this service for medical care. While NLPSPA still believes that the private vehicle mileage rate remains insufficient and the miles to be travelled for this rate coverage is still a barrier for a lot of people, the changes announced on January 8 are welcomed.

January 8, 2024

The Honourable Lisa Dempster, Minister of Labrador Affairs, today announced additional improvements for patients who avail of the Medical Transportation Assistance Program (MTAP).

These improvements, which are effective for travel beginning on or after December 1, 2023, include:

1. A new 85 per cent flight assistance rate for Labrador-Grenfell Health Zone residents travelling in- and out-of-province with airfare costs greater than \$8,000 over a 12-month period.
2. Elimination of the \$400 deductible for residents of Island health zones who travel for medical appointments out-of-province.
3. An increase in assistance for residents of Island health zones who travel out-of-province by air. This change means that all residents of the province are entitled to the same airfare assistance rates when they must travel out-of-province to access specialized insured medical services. The extra financial help for patients and their escorts (if applicable) is offered upfront or after travel is complete and consists of:
 1. \$1,000 in total which can be applied towards the cost of first eligible flight(s).
 2. 75 per cent towards additional eligible airfare costs between \$1,000 and \$8,000; and
 3. 85 per cent towards costs greater than \$8,000 accumulated over a 12-month period.
4. An increase in the claimable per diem rate for purchased accommodations to \$150 per night in-province and \$175 per night out-of-province.
5. An increase in the private vehicle mileage rate from 20 cents to 25 cents per kilometre for patients who drive more than 4,000 kilometres during a 12-month period.

These improvements build on earlier enhancements announced in May and September, which included the expansion of assistance rates to all residents of the Labrador-Grenfell Health Zone and the establishment of a new in-province Flight Voucher Program in partnership with PAL Airlines. The newest 85 per cent airfare assistance rate will also be available for pre-approved flights booked through the new in-province Flight Voucher Program when airfare costs are greater than \$8,000 over a 12-month period.

The improvements in medical transportation assistance are financed through a \$1-million initiative announced by the Provincial Government in Budget 2023.

For more information about the Medical Transportation Assistance Program, call toll-free 1-877-475-2412 or see <https://www.gov.nl.ca/exec/las/medical-transportation-assistance-program-mtap/>

LIVING WITH LOSS

8-WEEK BEREAVEMENT SUPPORT GROUP

WINTER 2024 REGISTRATION



PROGRAM OUTLINE

- Session 1:** Understanding Grief
- Session 2:** Experiencing Grief
- Session 3:** Types of Grief
- Session 4:** Healthy Grieving
- Session 5:** Taking Care of Yourself
- Session 6:** Grief and the Family
- Session 7:** Grief and Your Mental Health
- Session 8:** Your Journey of Healing



**NL Health
Services**

Bereavement Services
Eastern Urban & Rural Zone

AVAILABLE TIMESLOTS

***LIMITED SPACE AVAILABLE, REGISTRATION REQUIRED ***

TUESDAY EVENINGS: Beginning January 30th, 7:00-9:00pm (St. Clare's Hospital).

THURSDAY AFTERNOONS: Beginning February 1st, 1:30-3:30pm (Pleasantview Towers).

VIRTUAL OPTION: Thursday Afternoons, Beginning February 1st, 1:30-3:30pm.

To register, or for more information, please contact:

(709) 777-6959

GriefandBereavement@easternhealth.ca



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