



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

**STRATEGIC PLAN
2024-2028**

YEAR 1 REPORT

SP 1: Pensions and Insured Benefits

SA 1.1

NLPSPA will directly engage with the Pension Plan Corporations and the employer on pensions and insured benefits.

Results Achieved

- Successfully resolved a process with the Pensions Division of GNL for a process for the pension payroll setup to obtain the SIN identifier.
- Confirmed the eligibility of retired members from the Municipal Assessment Agency for NLPSPA membership.

SA 1.2

NLPSPA will maintain membership on the Sponsorship Committee and the Board of Directors of the Public Service Pension Plan Corporation and the Group Insurance Advisory Committee of Government.

Results Achieved

- Ralph Morris continues as the Association's representative on the Provident 10 Sponsorship Body and Doug Laing continues as our representative on the Provident 10 Board of Directors.

SA 1.3

NLPSPA will continue to develop and communicate policy position(s) on pensions and insured benefits.

Results Achieved

- An information paper on the status of indexation within the various public service pension plans was prepared and made available on the NLPSPA website.
- The NLPSPA position on commuted value is that it is not the best choice a pensioner can make, and advises against doing so if contacted, while still respecting the pensioner's right to make that decision.

SA 1.4

NLPSPA will engage federal, provincial, and municipal governments on other pension related issues.

Results Achieved

- Meetings were held with the Federal Minister for Seniors Seamus O'Regan and MP Joanne Thompson in which the following issues were addressed, National Pharmacare, Canada Dental Care Plan, need for a National Seniors Strategy, programs that would improve financial well-being for seniors, Safe Long Term Care Act, Preventative Health, Family Caregiver Support, Aging at Home, Elder Abuse, Ageism/Older workers, and Cost of Living/Financial Security.
- Meetings are held with the Office of the Seniors' Advocate on an ad hoc basis as required to address issues of concern as they arise. An average of one meeting per month was held over the past year.

- Meeting held with Minister Paul Pike, Department of Children, Seniors, and Social Development to discuss issues pertinent to seniors and aging. A detailed Briefing Paper is available on the NLPSPA website.
- Meeting held with Minister Tom Osborne, Department of Health and Community Services to discuss issues pertinent to seniors and aging. A detailed Briefing Paper is available on the NLPSPA website.
- Town Hall Meetings sponsored by other agencies on the Canada Dental Care Plan and Universal Pharmacare were attended by the Executive Director.

SA 1.5

NLPSPA will continue its advocacy activities in relation to the employer, the Pensions Plan Corporations, government(s) and other pensioner organizations, the media, and the general public, as appropriate, to inform them and seek support on its policy positions on pensions and insured benefits.

Results Achieved

- Executive Director addressed MP Don Davies, author of the Canada Dental Care Plan (CDCP), on the exclusion of certain persons from the CDCP, expressing concern with exclusions and advocating for universal application of the plan.
- Executive Director addressed MP Peter Juliean and emphasized how important it is that the Pharmacare Plan be universal and that the funds not be allocated to a province for use in operating costs or to simply enhance or finance a provincial drug plan. The agreement should have built in accountability with the province to ensure the plan was universal and not income tested.
- Organized by the Executive Director, Coalition members met with MP's Heather McPherson and Lyndsay Mathysen to understand and advocate for the passage of Bill C-387 to prevent a dismantling of the Canada Pension Plan.

SA 1.6

NLPSPA will continue to advance matters related to health insurance coverage for retirees through the NLPSPA representative to the Group Insurance Advisory Committee and will continue to advance and seek remedial action on other health related matters to the appropriate government department or government corporation/agency.

Results Achieved

- Member complaints with regard to the non-coverage of claims and delayed claim payment by Canada Life were dealt with individually. Some receive resolution, while others are not so successful as they are tied into the contractual agreement between Canada Life and the Government of Newfoundland and Labrador (GNL).
- The issues of coverage of eye exams being three-years apart, the non-coverage of certain prescribed drugs, health coverage during travel, extraordinary delays in claim payments, orthopedic footwear prescription process, and dental coverage were raised with NLPSPA representative to the Group Insurance Advisory Committee.

SP 2: Membership Growth and Support

SA 2.1

NLPSPA will continue to maintain and enhance its membership database.

Results Achieved

- Membership database support and enhancement is ongoing. Since email is our primary communication tool to the membership, every effort is extended to add email addresses to the membership list.

SA 2.2

NLPSPA will renew the membership application and registration package.

Results Achieved

- Membership application and registration form was updated to reflect the changeover to belairdirect.
- A NLPSPA Fact Sheet on how to become a member was developed and will be distributed at pre-retirement sessions and other learning opportunities.

SA 2.3

NLPSPA will undertake discussions with the PSPP Corporation and the TPP Corporation to extend its outreach for potential new members through the Corporations' Member Pre-Retirement Information Sessions.

Results Achieved

- Increased interaction and improved relationship with Provident 10 and TPPC.
- Participates in TPPC pre-retirement sessions and provides information on NLPSPA, outlining the benefits of joining the association and encourages membership.
- Provident10 sponsored an event on Wills & Estate Planning in November 2023 and regular meetings are held with the Provident 10 Manager of Stakeholder Relations.
- Successfully sourced for Provident 10 retired members interested in submitting life stories, post-retirement, of achievements post-employment. These stories were subsequently included in the Annual Report of Provident 10 for 2023.
- Meetings are ongoing and held regularly, usually quarterly, with Provident 10 for improved visibility with the Corporation and wider member outreach.

SA 2.4

NLPSPA will undertake discussions with the Pension Plan Corporations to develop a communications strategy (mailouts) to non-NLPSPA contributing active members and pensioners to provide information about NLPSPA and invite their membership in the Association.

Results Achieved

- Secured dedicated space in the Provident 10 retirement booklet provided to employees planning retirement.
- Some preliminary discussions have commenced to determine a way for mailout messaging about NLPSPA to non-participating members of the pension plans. This is rather complicated due to privacy issues, mailing contracted to a third party, and limited opportunity to include messaging on pension payroll statements.

SA 2.5

NLPSPA will provide membership related activities, such as regional meetings, conventions, and social activities.

Results Achieved

- October 17, an event “Winter is Coming: Are you Ready?” was held in partnership with Al Antle of the Credit Counselling Service of Newfoundland and Labrador to provide tips on financial management during the more expensive winter period.
- November 27, CRA, Income Tax, Benefits and Credits, and Other CRA Services by Heather Angnatok, CRA CVITP and Benefits Outreach Officer from Labrador.
- A musical night was held on December 7 and again on May 28 with the Cloudberries Choir.
- On March 14, NLPSPA members enjoyed a St. Patrick’s Day concert by Fergus O’Byrne.
- Online and in person training in digital literacy was provided to members throughout the year. The in-person trainings were held in Deer Lake, Reidville, Corner Brook, Stephenville, Gander, and Marystown and in addition to being digital literacy training, they provided an opportunity for NLPSPA to be visible in the location. The NLPSPA handout outlined earlier was developed to encourage new memberships in those locations. Online sessions were also delivered in December, January, and February and again for 5 more weeks in May and June.
- Membership event “Christmas at the Movies” presented by Cloudberries Choir, in partnership with CARP NL, December 7.
- Membership event “St. John’s Choir” sponsored by CARP NL shared with membership, December 18.
- NLPSPA once again offered its Scholarship Program for 2024.

SA 2.6

NLPSPA will investigate and engage other corporate sponsorships and business discount offerings for the NLPSPA membership.

Results Achieved

- Still to be initiated.

SA. 2.7

NLPSPA will, to the extent possible, support individual members in resolving issues of a personal concern and/or direct the members to another resource with direct responsibility to deal with the issues.

Results Achieved

- Throughout the year many questions from individual members were responded to. The questions responded to included issues related to Canada Life insurance claims, pension benefits, pension indexation, dental coverage, vaccinations, Disability Tax Credit, three-year coverage for eye examinations, emergency services at Western Memorial Hospital, how members could be reimbursed for driver license medicals over age 75, and several questions related to ineligibility for the CDCP from members in the GNL Dental Care Plan.

SP 3: Communications

SA 3.1

NLPSPA will continue to improve and enhance current communication resources, i.e., website, social media sources, newsletter, bulletins, and email.

Results Achieved

- Director and Honourary Director information on the NLPPA website has been updated.
- The website has been updated with news articles, advocacy documents, events calendar items, links and newsletters.
- The NLPSPA Face Book page is monitored and kept current and has experienced an increase in followers and likes throughout the year.

SA 3.2

NLPSPA will continue to monitor newsfeed lines and major broadcast systems, government generated press releases and other bulletins, messaging from affiliated associations and other stakeholders and will communicate any articles or messages of interest or importance to pensioners or older persons.

Results Achieved

- Distributed article from Seniors' Advocate clarifying how reimbursement is managed for Drivers' Licenses 75 + years. • *Provided information to the membership on how to seek reimbursement for Drivers' License Medicals for 75+ years.*
- Articles from Seniors NL, Seniors' Advocate, Division of Seniors and Aging, Canadian Association of Retired Persons, Aging Research Centre, MUN Alumni, Office of the PMO, Office of the Minister for Seniors, etc., are continuously circulated.
- Provided an information article to NLPSPA membership advising of basic facts of the Canada Dental Care Plan (CDCP), including eligibility requirements.
- Various communication documents and news items were uploaded to the NLPSPA website.

SA 3.3

In order to increase the readership of the information sourced on the NLPSPA website and Facebook page to achieve greater outreach to the membership, affiliated organizations, and the general public, NLPSPA will:

(a) add the Facebook and Webpage links to all digital correspondence and include the URL to each in all paper mailouts.

Results Achieved

- Instructions provided to Directors to help them create a signature on their NLPSPA email documents which contain links to the NLPSPA website and Facebook Page.
- Office letterhead and Facebook and webpages have all been updated with complete contact and communication links and are being used regularly by the Administrative Assistant, Executive Director, Communications Lead, President, and some Directors.
- Facebook and Webpage links were added to all digital correspondence and included the URL to each in all paper mailouts.

(b) send a monthly email to the membership advising of new uploaded content and the identification of the new monthly articles on the website with links to each of the sections.

Results Achieved

- Pending, some logistics still to be worked through.

(c) encourage current Followers on the Association Facebook page to invite friends to Like/Follow the NLPSPA Facebook page.

Results Achieved

- Reminder messages to Like/Share/Follow are included in many postings and each NLPSPA newsletter.

(d) invite the affiliated associations of the Coalition to like/follow the NLPSPA Facebook page.

Results Achieved

- Invitation extended. Coalition page on website constantly updated with meeting minutes, changes to membership, and the addition of profiles of each affiliated association, as they are submitted.

(e) undertake an examination of the liabilities of establishing a member-driven Questions and Answers page on the NLPSPA website.

Results Achieved

- Pending

(f) add a You Tube Instructional Videos section for seniors to the Resources Page of the NLPSPA website.

Results Achieved

- Pending

SA 3.4

In order to provide the membership with additional information that highlights wellness, social inclusion, and healthy activity, NLPSPA will:

(a) request articles/links from affiliated and other seniors' organizations on information and organized activities for communication to the NLPSPA membership.

Results Achieved

- Requests have been made to other organizations for articles and links on information and events.

(b) create a Seniors/Pensioners Organization Features Web Page to publish events/testimonials submitted by seniors or pensioners' association.

Results Achieved

- Pending

(c) invite affiliated or other seniors' organizations to submit an organizational profile of their association, their programs, services, and any special or particular social activity.

Results Achieved

- Three organizations who are members of the Coalition have submitted profiles and these have been included on the NLPSPA webpage with links to the respective organization on the COALITION page.

SA 3.5

NLPSPA will enhance the interconnectivity of the Pensioner Newsletter by linking referenced articles in the newsletter to the published articles on the website.

Results Achieved

- Links to referenced articles and websites are now included in the Pensioner Newsletter.

SA 3.6

NLPSPA will highlight, through its communications systems, reference to and usage of the Events Calendar as a principal guide to happenings/activities of relevance to the membership.

Results Achieved

- The events calendar is promoted in all communication and the Pensioner Newsletter.

SA 3.7

In order to increase opportunities for online entertainment or other presentations, NLPSPA will investigate alternate platforms and/or necessary equipment for high quality audio production for live events.

Results Achieved

- Some preliminary discussions have taken place with Eastern Audio and Triware, but no solution has yet been determined that resolves the audio transmission problem with doing a virtual (Zoom) performance.
- Through a grant under the Federal Community Services Recovery Fund, NLPSPA redesigned and reconfigured the boardroom and installed high end technology (two OWL systems) for better wide angle viewing and projection.

SP 4: Advocacy

SA 4.1

NLPSPA will maintain its own right to independent advocacy.

Results Achieved

- The Executive Director of NLPSPA provided leadership among the associations in the Coalition representing the interests of pensioners, retired persons and seniors while advancing the independent position of the Association on matters of advocacy.

SA 4.2

NLPSPA will develop policy positions and respond internally and publicly to all issues that impact pension and insured benefits, healthy living, financial security, and social well-being of the membership.

Results Achieved

- The concerns of the Association with regard to a number of issues (financial security, health and social wellness) were communicated in face to face meetings with the Federal Minister for Seniors, Seamus O'Regan, and MP Joanne Thompson, who is chair of the National Seniors Caucus of the Government, the Provincial Minister for Children, Seniors, and Social Development, Paul Pike, and the Provincial Minister of Health and Community Services, Tom Osborne.
- Advocated for a provincial Social and Economic Well-Being Plan (Poverty Reduction Plan) for seniors which resulted in the release of the Seniors Health and Well-Being Plan on July 24, 2024.
- Presentation made to the Federal Standing Committee on Finance on a range of issues impacting pensioners and seniors, particularly referencing the escalating cost of living and the ability of older persons to keep pace, access to health care services, preventative health care, and the need for an older workers' strategy
- Attended an NDP sponsored Town Hall on the new Canda Dental Care Plan and questioned NDP Health Critic on the exclusion of those in a private or employer sponsored dental care plan from coverage by the CDCP.
- Attended an NDP Sponsored Town Hall on Universal Pharmacare and questioned NDP MP Peter Julian on how accountability would be built into the agreement with a province, the GNL, to ensure the plan was universal and not income tested.
- Meeting held with MP's Heather McPherson and Lyndsay Mathysen to understand and advocate for the passage of Bill C-387 to prevent a dismantling of the Canada Pension Plan.

- Attended a meeting with NDP Leader Jagmeet Singh to understand the implications of and advocate for actions to protect the CPP, to increase the coverage of the CDCP, and to ensure the Pharmacare Act truly provides drug coverage that is universal.

SA 4.3 ***NLPSPA will maintain its leadership role with the Newfoundland and Labrador Coalition of Seniors', Pensioners', and Retirees' Associations.***

Results Achieved

- Led the affiliated associations in the NL Seniors, Pensioners, and Retirees Coalition. NLPSPA provided the infrastructure to the Coalition as per the agreement and approved Terms of Reference. The Coalition held 14 meetings for different purposes this past year.

SA 4.4

NLPSPA will expand the public image of the Association and the Coalition by outreach to other pensioners' and seniors' representative groups not currently affiliated with the Coalition to invite their membership.

Results Achieved

- Successfully encouraged the return of Memorial University of Newfoundland's Pensioners' Association to the Coalition
- Contact maintained with NAPE Retirees, 50+ Federation, Retired Correctional Officers, and the St. John's Firefighters Retirees Association
- NLPSPA representation on the City of St. John's, Building Safer Communities Stakeholder Advisory Committee.
- Membership on the Community Stakeholder Committee to the Long-Term Care and Personal Care Homes Review and encouragement of the release of the review report and recommendations.
- Participated in an interview with CBC Gander on "Homelessness and Seniors."

SA 4.5

NLPSPA will determine, in consultation with other pensioner organizations, common approaches and sharing of resources to address all issues of importance to older persons.

Results Achieved

- Worked with the coalition of associations representing seniors, pensioners, and retirees to combine resources and develop shared approaches to ensure effective communication of issues of importance to older persons.

SA 4.6

NLPSPA will work cooperatively and collaboratively with the Office of the Seniors' Advocate by providing advice, support, relevant information, and opportunities for membership engagement.

Results Achieved

- Multiple meetings have been held with the Seniors Advocate in which issues of concern to association members have been discussed. A strong relationship exists with the Office of the Seniors' Advocate.

SP 5: Infrastructure/Governance

SA 5.1

NLPSPA will maintain appropriate governance and staffing resources to undertake the approved actions of the Association.

Results Achieved

- The document outlining the Director's Roles and Responsibilities was revised and approved by the Board.
- Renewed the General Commercial and Directors & Officers Liability insurance policies
- Worked with the NLPSPA bookkeepers to prepare, deliver, and monitor the NLPSPA operating budget for 2024.
- Prepared for the 2024 Annual General Meeting and convention and set up logistics for the convention, including venue arrangements, presenters, registration process, audio/visual service, entertainment, meals, convention program, Annual Report, and special guests.

SA 5.2

NLPSPA will maintain a robust recruitment and succession planning strategy for the Board and its committees.

Results Achieved

- There remain challenges in the recruitment of nominees for Board Director elections. More research and work are required.

SA 5.3

NLPSPA will undertake research on the composition, skills, experience, talent, and number of directors for a contemporary not-for-profit Board of Directors.

Results Achieved

- Pending, scheduled for Q4, 2026.

SA 5.4

NLPSPA will use the research from SP 5.2 to inform consideration of a new skills, size, and term model for the Board of Directors.

Results Achieved

- Pending, scheduled for Q4, 2027.

SA 5.5

NLPSPA will continue to foster a strong relationship with belairdirect and other potential sponsors.

Results Achieved

- Held meetings with Belairdirect to address issues related to the merger of Anthony Insurance.
- Meetings and discussions with belairdirect officials continue to clarify any transitional complications arising from the merger. There has been some confusion due to belairdirect's multiple Affinity Partnerships and NLPSPA members being eligible for different programs.

belairdirect offered an opportunity to develop a marketing strategy for NLPSPA through the resources belairdirect could offer. A follow-up meeting involving President, Vice-President, Communications Lead, and Executive Director took place on March 5 and a specific marketing strategy was developed and subsequently rolled out.

- An additional new marketing plan for travel Insurance was also negotiated and has begun its roll-out. This new agreement will also offer additional financial support to NLPSPA.