



Newfoundland and Labrador Public Sector Pensioners' Association

STRATEGIC PLAN 2024-2028

YEAR 2 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

- Continued to be actively involved in the pre-retirement seminars, with face-to-face presentations at the Teachers' Pension Plan pre-retirement sessions and written material in Provident¹⁰ pre-retirement handbook.
- Continued to bring forward issues to the Group Insurance Advisory Committee with regard to health insured benefits.
- On going communication is maintained between the Executive Director, Communications Committee Chair and Administrative Assistant, and Provident¹⁰ on pension related issues.

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

- Maureen McCarthy replaced Ralph Morris as the Association's representative on the Provident¹⁰ Sponsorship Body and Doug Laing continues as our representative on the Provident¹⁰ Board of Directors.
- Helena Bragg represented the Association on the Group Insurance Advisory Committee.

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

- Since the AGM in October 2024, in-person meetings continued with the Federal Minister for Seniors, Joanne Thompson, who at the time was also the chair of the National Seniors Caucus of the Government. Provincially, in-person meetings also continued with the Minister for Children,

Seniors, and Social Development, Paul Pike, and most recently with the new Minister for Seniors John Abbott.

- January 30, 2025. The meeting with the Honourable Joanne Thompson, Minister for Seniors, proceeded as organized. The topics discussed with the Minister were the need for a National Seniors Strategy, the Safe Long Term Care Act, Canada Dental Care Plan, Aging at Home, Ageism, OAS/CPP, and the escalation of sophisticated scams targeting seniors.
- April 4, 2025. Town Hall Meeting with Minister Paul Pike and departmental officials. The intent of the meeting was to obtain a comprehensive overview of all the programs and services offered by the Government to assist and support eligible seniors to live safe, secure, and engaged lives. Minister Pike's address to the audience followed a series of topics that contained the available programs and services within those topics: 1. Cost of Living; 2) Housing and Supports; 3. Aging Well at Home; 4. Health and Well-Being; 5. Health Services, including vaccinations and medications; 6. Social Inclusion, and 7. Seniors of Distinction Award. Despite the weather, this Town Hall meeting received a lot of positive feedback.
- May 23, 2025. Meeting with Minister John Abbott, Minister for Seniors. The Coalition was interested in knowing from the Minister what is the structure of this new Department, what services the Department was going to provide, what services are being retained, and the interconnection with other departments that provided services for all persons that included services to seniors. The Minister advised that the Department is in the initial stages of operation, and a lot is still being sorted out. The Minister further advised that the Cabinet Committee on Seniors, which he chairs, will be the lead on accountability for all cross-departmental issues impacting seniors and that committee is currently cataloguing all these concerns and establishing a framework for accountability to Cabinet. This would include such issues as the recent Report of the Expert Panel on Long Term Care and Personal Care Homes, the Seniors' Advocate Report on the same topic and the recent Auditor General's Report. A follow-up meeting is being requested with the Department.

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

- October 24, 2024. A large contingent from the Coalition leadership and their memberships attended an information session by the Canada Pension Plan Investment Board to hear the status of the CPP, its investment strategy and returns, and to express concern about the threat to the CPP should Alberta continue with its stated intentions to withdraw from the plan and claim a large portion of the Plan assets.
- March 18, 2025. Sharron delivered a presentation to the MUNPA membership on the Coalition, its history, affiliated associations, pressing issues for the Coalition, and provided responses to questions during a planned Q and A session.

- 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.

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 regarding 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 the non-coverage of certain prescribed drugs, health coverage during travel, extraordinary delays in claim payments, 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/from 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

- An NLPSPA Fact Sheet has been developed and distributed at pre-retirement sessions and NLPSPA events, sessions and other learning opportunities.
- belairdirect, in partnership with NLPSPA, undertakes regular marketing to the membership to inform on the benefits of the Affinity Partnership that also includes messaging about the benefits of NLPSPA membership.

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 Provident¹⁰ and TPPC.
- Participated in TPPC pre-retirement sessions and provided information on NLPSPA, outlining the benefits of joining the association.
- Regular meetings are held with the Provident¹⁰ Manager of Stakeholder Relations.
- Meetings are ongoing and held regularly, usually quarterly, with Provident¹⁰ 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.
- After many years of trying to arrange a mailout to non-members to invite membership in NLPSPA, Provident 10 through CIBC Mellon was able to do it with their June 2023 annual update. This was a huge accomplishment as it included not only a one-page letter containing a message from the Provident 10 CEO, an update on the pension plan, but an article that advised the benefits of joining NLPSPA and an invitation to consider membership if not already a member. We had hoped for a huge response, but unfortunately that did not happen. The Board will now consider other approaches to increase membership.

SA 2.5

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

Results Achieved

- On January 3, 2025 the NLPSPA held its Annual Christmas Dinner and Dance. Over 200 NLPSPA members, guests and family attended and enjoyed meeting old friends, a delicious meal, prize draws and dancing into the wee hours.
- The International Women's Day luncheon on March 7, was attended by Directors Mary Cleary, Ann Marie Cleary, Maureen McCarthy, Madge Applin, bookkeepers Elizabeth Dawe and Joan Osmond and Executive Director Sharron Callahan.

- On April 8, Directors Mary Cleary, Tony Kelly, and Brian Miller attended the Encore Summit to discuss the development of an Older Workers' Employment Strategy.
- On May 4, the participating associations of the Coalition held a very successful town hall meeting together with Minister Paul Pike of Children, Seniors, and Social Development, and several top officials of different Government departments.
- On May 30, NLPSPA partnered with Provident¹⁰ and held a Spring Fling, that saw nearly 200 members, family and guests from across Newfoundland and Labrador enjoy a BBQ, socializing and celebrating the start of summer.
- On June 24 NLPSPA partnered with CARP NL and the Wellness Coalition for the Seniors on the Go event at the MUN Botanical Gardens.
- The following webinars and training opportunities were provided to members throughout the year:
 - CRA delivered a session on how to get the best return with benefits and credits when filing income tax returns.
 - techKNOWtutors provided digital literacy training to members prior to their funding being exhausted.
 - A session was offered to members on the services of NavCare, an agency that helps persons and their families access resources in their community, while providing companionship and emotional support.
 - Public Legal Information (PLIAN) provided a session on Wills and Estate Planning.
 - In partnership with CARP NL, the Red Cross offered a session on Emergency Preparedness.
 - An enjoyable evening of Irish music and storytelling with Fergus O'Byrne to celebrate St. Patrick's Day.
 - The first of a three-session series of webinars on financial well-being in partnership with the Canadian Foundation of Economic Education (CFEE) was offered with two remaining sessions scheduled for later this Fall in October and November.
 - Members were invited to a session on Seniors' Safety sponsored by NAPE Retirees and offered by the RNC.
- President Craig and Executive Director Sharron attended a two-day training at the Gardiner Centre on Hiring in Today's Talent Landscape.
- Human Resources Chair/Vice President Brian and Executive Director Sharron attended a training on Human Resources Policies and Program.

SA 2.6

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

Results Achieved

- Initial contact has been with the Telus Corporation to investigate a possible benefit for NLPSPA members.

- Engagement continues with belairdirect, Provident10, Triware and other business with regard to sponsorship support.
- Links to organizations offering discounts to seniors are added to the Association website on a regular basis.

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, and several questions related to ineligibility for the CDCP from members in the GNL Dental Care Plan.
- NLPSPA provided clarification to members on the bridge benefit (claw back).

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

- The Committee continued to improve and enhance current communication resources.

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

- The following communication documents/information notices uploaded to the NLPSPA website
 - 5 CURRENT NEWS articles
 - 16 ADVOCACY documents
 - 33 New Events to the CALENDAR
 - 3 new RESOURCES with links to docs and video
 - 3 new links to LINKS (total of 20 links)
 - 1 document added to NLPSPA Policy: Appointments to Sponsorship Body & Board of Directors, Provident10
 - 3 NEWSLETTERS

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

- The Committee encouraged current Board Members, NLPSPA Members (via the Newsletter) and all Followers on the Association Facebook page to invite friends to Like/Follow the NLPSPA Facebook page.

(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

- This section has been added to the website and will continue to grow as need arises.

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

- The Committee continued to request articles/links from affiliated and other seniors' organizations on information and organized activities for communication to the NLPSPA membership and published them on the NLPSPA Events Calendar. Newsletter articles were published to help readers optimize ZOOM sessions to help them have the best experience possible during the Zoom sessions.

(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

- Each of the Coalition members were requested to submit this information and many have done so. The profiles may be viewed on the NLPSPA website by clicking on the association's name. NL Pensioners Association

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

- The Committee has continued to enhance the interconnectivity of the Pensioner Newsletter by linking referenced articles in the newsletter to the published articles on the website.

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 Committee continues to highlight, via its email, Newsletter and Facebook page references to and usage of the NLPSPA Events Calendar as a principal guide to happenings/activities of relevance to the membership.

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

- In association with CARP, the committee chair did a thorough review of the equipment that would be required to meet this SA. CARP has purchased a sophisticated audio system with handheld microphone capacity as well as a high-resolution monitor for projection purposes and this equipment is available for use by NLPSPA.

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

- Coalition Meeting with Minister for Seniors, Joanne Thompson. Held on January 30. The Coalition continued to press for a national seniors' strategy, universal pharmacare and dental care, increased supports and services to age well at home with security and dignity, preventative health care including coverage for all vaccinations, caregiver supports, protection of pension benefits, the high cost of living, and to consider an older workers program to enable persons capable to re-enter the work force with accommodation and taxation relief. The full Briefing Paper for this meeting is available on the NLPSPA website.
- Town Hall Meeting with Minister Paul Pike and departmental officials. Held on April 4. The meeting presented a comprehensive overview of all the programs and services offered by the Government to assist and support eligible seniors to live safe, secure, and engaged lives was met. Minister Pike focused on: 1. Cost of Living; 2) Housing and Supports; 3. Aging Well at Home;

4. Health and Well-Being; 5. Health Services, including vaccinations and medications; 6. Social Inclusion, and 7. Seniors of Distinction Award.

- Meeting with Minister John Abbott, Minister for Seniors. Held on May 23. The Coalition met with the Minister to determine the setup of this new Department, what services the Department was going to provide, what services are being retained, and the interconnection with other departments that provided services for all persons that included services to seniors.
- Right to Decide. In January, the Seniors' Advocate extended an invitation for NLPSPA Executive Director to participate in a stakeholder consultation committee that would ensure the rights of older persons are not jeopardized by their intention of Government to modernize decision-making legislation and policies in the province. This work and community consultations is ongoing.
- Encore Summit 2025. On April 8, Directors Brian, Ann Marie, and Tony attended the Encore Summit 2025, a one-day conference organized by Connections for Seniors to bring together industry representatives and labor experts to discuss the needs and opportunities of employing, upskilling, and retaining older workers. The aim of the conference was to start the process of leveraging older workers as a resource to create a stronger NL economy and address labor gaps.
- Bell Pensioners' Group. The Bell Pensioners Group has joined the Coalition, adding increased voice to our advocacy.
- Memorial University Pensioners (MUNPA). The Executive Director delivered a full orientation to MUNPA on the Coalition and its affiliation with NLPSPA at the Emera Centre on March 18.
- Building Safer Communities. The Executive Director continues to sit as the NLPSPA member on this Steering Committee for St. John's.
- Seniors' Advisory Committee. Maureen McCarthy is the NLPSPA representative to this committee.

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 10 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

- Welcomed the Bell Pensioners' Group (BPG Atlantic Chapter) to the Coalition
- Contact maintained with NAPE Retirees, 50+ Federation, Retired Correctional Officers, and contact continues with the St. John's Firefighters Retirees Association seeking replacement for representation on the Coalition.

- 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.
- Membership on the Community Stakeholder Committee providing recommendations on the Government's proposed changes to the Right to Decide legislation.
- NLPSPA is represented on the City of St. John's, Seniors Advisory Committee.
- Participated in an interview with the Chronicle Herald, Atlantic Canada on "Older Worker Engagement."

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

- Renewed the 2025 General Commercial and Directors & Officers Liability insurance policies
- Worked with the NLPSPA bookkeepers to prepare, deliver, and monitor the NLPSPA operating budget for 2025.
- Prepared for the 2025 Annual General Meeting and membership event and set up logistics including venue arrangements, presenters, registration process, audio/visual service, entertainment, meals, convention program, Annual Report, and special guests.

- The Travel Policy, a new Technology Usage Policy was developed, and combined the TOR for the AGM Planning and Convention Committee and the Nominations/Awards Committee into one, the Annual General Meeting, Convention, and Recognition Committee.

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

- belairdirect continues to engage with NLPSPA on a focused marketing strategy to highlight benefits to members and continue to invite potential members to join NLPSPA.
- A new marketing plan for travel Insurance has been negotiated and initiated. This new agreement provides additional financial support to NLPSPA.
- NLPSPA is engaged with belairdirect in a validation process of the membership data base from Anthony Insurance to ensure all former clients/NLPSPA partnership beneficiaries are the same clients who are taking advantage of belairdirect benefits and are continuing to maintain their NLPSPA membership. This remains a work in progress.