

PENSIONER

NEWSLETTER

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January 2026

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



SENIORS' FALLS IN CANADA



FALLS are the **LEADING CAUSE OF INJURY** among older Canadians:
20-30% of seniors experience **1+** falls each year.

FALLS CAUSE:

85% of seniors' injury-related hospitalizations

95% of all hip fractures

\$2 Billion a year in direct healthcare costs

over **1/3** of seniors are admitted to **LONG-TERM CARE** following hospitalization for a fall



The average Canadian senior stays in hospital **10 DAYS longer** for falls than for any other cause



Falls **can result** in chronic pain, reduced mobility, loss of independence and even death



50% of all falls causing hospitalization **HAPPEN AT HOME**



INJURIES due to falls rose **43%** between 2003 and 2008



DEATHS due to falls rose **65%** between 2003 and 2008

The **good news is** that **falls are preventable** and action can be taken by all.

READ THE FULL REPORT FOR MORE AT:

www.publichealth.gc.ca/seniors



Government
of Canada

Gouvernement
du Canada

Canada

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 – Craig Hall
President Elect – Ann Marie Cleary
Treasurer – Fred Oates
Secretary – Wayne Noseworthy

Directors:

Mary Cleary
Tony Kelly
Doug Laing
Maureen McCarthy
Brian Miller
Gordon Murphy
Cliff Reid

Executive Director:

Sharron Callahan

Administrative Assistant:

Cheryl Myers

Contact Us:

446 Newfoundland Drive, Suite 206
St. John's, NL A1A 4G7
Telephone: 1-709-754-5730
Toll Free: 1-800-563-4188
E-mail: pensioners@npspa.ca
Website: www.nlpspa.ca
Facebook:
<https://facebook.com/NLPensioners>

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Message from the President

NLPSPA 2026



As we look ahead in anticipation to all that the new year might bring, I want to extend many good wishes to everyone for a healthy, safe, and enjoyable 2026.

As I enter my second year of my term as your President, I can say that the past year has indeed been a busy one. We have held many membership events, partnered with Provident 10 to sponsor a Spring Fling, undertook with Provident 10 a mailout to invite non-member retirees to consider NLPSPA membership, prepared for and presented information to guide our membership in issues of importance to retirees that were related to both the federal and provincial elections, sponsored a Town Hall meeting with panelists from all provincial political parties, held a well-attended and enjoyable Annual General Meeting and Membership Event in October, and ended the year on a high note with a festive seasonable dinner and dance, where members danced the night away to the much loved music of DJNewSoundman, Eric Webber.

So, with 2025 behind us, what can we anticipate in 2026? NLPSPA has been noticing a decline in membership over the past number of months and a lot of discussion towards developing a membership growth strategy has been happening. We are hoping to increase our presence at seniors' fairs in different locations across the province, take our social media presence to a higher level, host a number of regional meetings in key locations, continue to offer membership entertainment events, enhance our website with an online membership application on our landing pages and make it more interactive, and find a solution to reach those persons who are non-members but are eligible to join NLPSPA. AND this is where you can help! If you know of someone who is a non-member retiree, invite him/her to join. The benefits are tremendous and remember our advocacy: **YOUR PENSION. YOUR VOICE. YOUR FUTURE.** The more voices we have, the greater the impact!

At our 2025 AGM in October, I was pleased to welcome new Director, Gordon Murphy, returning Directors Brian Miller, Cliff Reid, and Craig Hall (myself) and welcome back Doug Laing who was re-elected to the Board following an absence of one year. Your NLPSPA Board now consists of Brian Miller, Fred Oates, Mary Cleary, Cliff Reid, Maureen McCarthy, Madge Applin, Ann Marie Cleary, Wayne Noseworthy, Fred Oates, Gordon Murphy, Tony Kelly and myself, Craig Hall, as President. Our other Executive Committee members are Ann Marie Cleary as President Elect, Fred Oates as Treasurer, and Wayne Noseworthy as Secretary.



The year ahead is going to be a busy one. We have plans to implement that will grow our membership, to work with our partners at Provident 10 and belairdirect to ensure the security of your pensions and to enhance benefits to save on your living costs, and to re-commence our advocacy now that the federal and provincial elections are settled. The Board has a recent resignation from Director Madge Applin. We extend our thanks to Madge for her contributions during her tenure and wish her all the best in all her future undertakings.

Enjoy the articles contained within this newsletter, invite new members, check the website regularly, and share our Facebook posts as widely as possible. ■

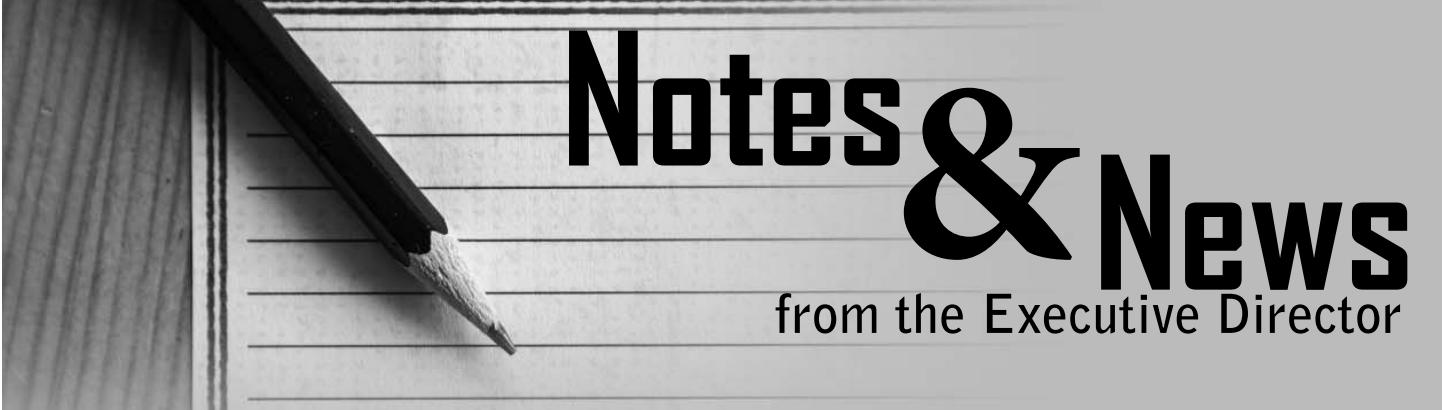
Be safe and well. Until next time,

Craig Hall
President

IS DRINKING CAUSING
PROBLEMS?

ALCOHOLICS
ANONYMOUS CAN
HELP.

CALL 1-888-579-5215 OR
WWW.AASTJOHNS.COM



Notes & News

from the Executive Director

YEAR IN REVIEW 2025

As I look back on the year that has just past, I would be remis if I did not first indicate that 2025 was personally challenging for me with my husband's prolonged hospitalization and eventual passing in June. I will be forever grateful for the patience, understanding, and flexibility that the President, Executive Committee members, Board Directors, and staff offered to me so that I could continue to remain connected to the Association during these difficult months and to continue my work on your behalf. I extend a very special heartfelt thank you to Cheryl at the NLPSPA Office for her daily attention to the usual happenings of the office during the winter, spring, and summer of 2025 and for being my constant support and strong shoulder during the days of reconnection and recovery in the autumn and early winter.

Despite how 2025 personally unfolded and ended, I am pleased to report that we continue to be a viable, active, and engaged association on many fronts, including membership activities and interests, pension and health related benefits, advocacy, communications, and maintaining a sound and firm infrastructure. As with last year, I will use the targeted strategic priorities to advise you of our accomplishments and challenges over the past year and what our targeted actions will be for 2026.

Strategic Priority: Pensions & Insured Benefits

- Group Insurance:** NLPSPA continues to sit on the Group Insurance Advisory Committee to ensure that your issues with delayed claims are paid promptly and that any changes that impact available benefits, rate changes, and payment schedules are minimized. In addition, any personal concerns that are raised to our office are referred on an individual basis to resources most able to address the issue.

- Non-Member Pensioners.** Unfortunately, the June mailout in the Provident 10 annual update that invited non-members to consider joining NLPSPA did not produce the results we had expected. While this was disappointing, the Board is now developing an alternate communications plan to reach these eligible non-members and invite their membership.
- Joint Sponsorship Body/P10 Board of Directors.** Maureen McCarthy is now the NLPSPA representative on the Joint Sponsorship Body and Doug Laing continues to represent NLPSPA on the Provident 10 Board of Directors.
- Ongoing communications continue between the NLPSPA Office, Executive Director, and Communications Committee Chair and Provident ¹⁰ on pension related issues. Provident 10 is also quite receptive in offering advice on how to communicate better to non-members and NLPSPA is open to working with this advice.
- Articles on indexation within the various public service pension plans, explanation of the bridge benefit (claw back), and the disadvantages of taking commuted value were communicated.

Strategic Priority: Membership

- Questions from Members.** Many questions from individual members were answered. The questions usually referred to 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.
- Membership Social Events.** Many events have been offered to the membership over the past year. We held our Annual Christmas Dinner and Dance for 2024 on January 3; an evening of

music with Fergus O'Byrne on March 18; and a Spring Fling in partnership with Provident 10 on May 30. We then held a wonderful Membership Event as a part of the Annual General Meeting on October 8 (see separate report in this newsletter); and on December 12, we held our Annual Christmas Dinner and Dance for 2025 (also see separate article in this newsletter). 2025 was certainly a busy year for membership events. Stay tuned for what 2026 will offer.

- **Webinars/Trainings:** NLPSPA also offered several webinars and training opportunities on topics of interest to older people. Sessions offered included CRA and how to get the best return with benefits and credits when filing income tax returns; Digital Literacy to enhance digital literacy skills; NavCare that helps people and their families access resources in the community, while providing companionship and emotional support; PLIAN on Wills and Estate Planning; the Canadian Red Cross on emergency preparedness; Canadian Foundation of Economic Education (CFEE) on financial well-being; Seniors' Safety, sponsored by NAPE Retirees and offered by the RNC; and many other learning opportunities sponsored by other community agencies that benefited NLPSPA members.
- **Scholarship Program:** Our Scholarship Program for 2025 was another success. The Program was enhanced with additional funding in 2025 and will be further enhanced in 2026.
- **TELUS.** We are continuing to work with the TELUS Corporation on a benefit package for NLPSPA members.

Strategic Priority: Communications

The work in Communications is continuing and NLPSPA is hugely grateful for the dedication and commitment of both Cliff Reid and Cheryl in ensuring currency of our website and social media resources. Throughout the year, edits were made as needed, many reports, documents and visual images were uploaded, changes that were needed to improve reader ease of access were made, and NLPSPA continued to be active with our dedicated Facebook account. Members are encouraged to share NLPSPA publications and

encourage folks to follow the Association.

In 2025, NLPSPA took extraordinary measures to ensure the security of our technology resources and hence the privacy of our NLPSPA business and our membership information base. A new Technology Usage Policy was developed, enhancements were made to the NLPSPA sonic wall, including the installation of a cloud secure edge application and 2-factor authentication and the purchase of new more secure technology devices for Directors where needed.

Strategic Priority: Advocacy

The Association is fully engaged in addressing issues of importance to retirees and older people as they age. Four meetings of significance were held in 2025:

- **January 30, 2025.** A meeting with the Honourable Joanne Thompson, Minister for Seniors, was 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 present 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 addressed these programs and services and distributed copies of the program guide. The Guide to the available services can be found on the Government's website.
- **May 23, 2025.** Meeting with Minister John Abbott, Minister for Seniors. The Minister advised that the Department is in the initial stages of operation, and a lot is still being sorted out, since the election of Premier Hogan. The Minister further advised that the Cabinet Committee on Seniors would 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.
- **October 11, 2025.** A political Town Hall meeting was held to address issues of importance to older people considering the provincial election

on October 14. The three political parties were present: Jamie Korab (Liberal), Nicole Boland (NDP), and David Thomlyn (Progressive Conservative). The event was moderated by Ed Hancock. Topics addressed included: Financial Security & Cost of Living; Aging at Home/In Place; Health Care; Long Term Care & Personal Care Homes; Police Services & Seniors Safety. While the attendance was a bit low, the engagement from the audience when the opportunity to address questions from the floor took place was incredible. Media coverage was given by the CBC.

- 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.

Strategic Priority: Infrastructure

- NLPSPA remains a strong member-focused association with appropriate staffing and resources to conduct our mandated business. All business actions are completed on target, and we remain diligent in managing the financial and property resources in a prudent and focused manner.
- NLPSPA continues in a positive relationship with Provident 10.
- 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.

- NLPSPA is also engaged with belairdirect in a validation process of the membership database 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. We expect to see results from this validation in 2026 as people receiving NLPSPA benefits rejoin the Association.

Towards 2026

We expect to have a very busy year in 2026 as we undertake new strategies to increase our membership. We encourage you to invite non-members that you know to join NLPSPA. The more voices we have, the better our issues will be addressed.

We will also host more information sessions on topics of interest and welcome your suggestions.

2026 is convention year, stay tuned for all the details.

Our 2026 Christmas dinner and dance will be held on December 11, ticket sales to follow later in the year.

Our plan is to also host 2-3 regional membership meetings in 2026 and be more visible at local seniors' fairs.

There is a lot unfolding in the year ahead for NLPSPA. Stay tuned. Stay safe. Until next time, ■



Sharron Callahan
Executive Director

We want to hear from you!

If you have any topics, articles, or information in general that you feel would be beneficial to our members please email it to Cheryl at pensioners@npspa.ca or call 709-754-5730 or toll free 1-800-563-4188 to have included in our next newsletter.



Moving? New Email? Let us know.

It is very important to keep your contact information up to date so you do not miss out on important notices!

BUSINESS, MEMORIES, RELAXATION, INFORMATION

A Perspective on the 2025 Annual General Meeting & Membership Event

By Sharron Callahan & Ann Marie Cleary

After many months of planning, the NLSPA held its 2025 Annual General Meeting (AGM) & Membership Event on October 8 at the Capital Hotel on Kenmount Road. This was a well-attended event, with 108 registered members, friends, and guests present.

The usual business of any AGM began the day, with a welcome being extended from the AGM Planning Chairperson, Ann Marie Cleary, who called upon Cliff Reid to deliver the Land Acknowledgement respecting the Province of Newfoundland and Labrador. After an overview of the day's expectations, AGM Chairperson Ann Marie invited President Craig to conduct the AGM.

President Craig advised the audience that the past year had been a busy one for the Association but one in which the Association continued to have success.

During 2025, the Board focused on the priorities that were identified in the Strategic Plan: Operations, Membership, Governance, Communications, and Advocacy. The Governance Committee completed its review of the targets and measures for Year 2 of the Plan, and the Board did excellent on all that had been planned to accomplish. President Craig noted that one of the key undertakings this year had been to increase our membership. We were able to partner with Provident 10 to produce a mailout to all persons in receipt of a public sector pension to invite those non-members of NLSPA to consider membership. This was a huge achievement and while this mailout did not produce the results we had hoped for, the Board will reassess and look to find other ways to invite new members.

President Craig commended our staff persons, Sharron, Cheryl, and our bookkeepers Liz and



Joan for their continuing commitment to their responsibilities. He highlighted that for 2026, NLPSPA would continue its advocacy for better health care services, financial security, and other social services that enhance retirement, and will offer exciting opportunities to increase the learning of older persons to ensure they have a healthy, safe, and satisfying retirement.

After constituting the AGM, President Craig confirmed the Rules of Order, introduced the 2024-2025 Board of Directors, invited motions to accept the AGM agenda and the minutes of the 2024 AGM, and called for a Minute of Silence for deceased members. Next on the agenda, the President called upon Ann Marie Cleary, the Chair for Board Nominations to conduct the election of nominees to the Board of Directors for 2025-2026.

Following the usual process for the Board elections, Craig Hall, Brian Miller, Cliff Reid, Doug Laing, and Gordon Murphy were elected to the Board of Directors.

Treasurer Fred Oates presented the financial statements and invited questions from the membership present. All questions were duly and





satisfactorily answered. President Craig presented the Annual Report and Director Mary Cleary presented the recipients of the NLPSPA Scholarships Program for 2025 and congratulated all applicants, noting our membership should be very proud of the academic accomplishments of our youth. In closing, President Craig noted a Certificate of Appreciation would be presented to retiring Director, Helena Bragg. AGM adjourned by motion of Wayne Noseworthy.

After a short pause, Chairperson Ann Marie introduced the Ageless Grace Brain Health Session. Delivered by Elaine Dunphy, a certified Ageless Grace Educator and Awareness Ambassador and certified in the WISE Meditation Method, the audience fully participated amidst laughter and thoroughly enjoyed the introduction of a new activity that many had not heard of or seen before. As adults, we often forget the magic of play, and Ageless Grace offered the perfect outlet to reconnect with one's inner child, all while supporting brain health, mobility, and overall well-being. This event was totally enjoyed by everyone, with many requesting contact information from Elaine for other associations they were involved with. Thanks, Elaine, for a thoroughly enjoyable and fun offering.

A delicious lunch followed. After lunch, Chairperson Ann Marie introduced the session on Wills and Estate Planning delivered

by Lynn Butler of Butler Wills and Estate Planning Law Firm. This topic is so well received anytime it is offered, and this presentation was no different. Titled "Top 10 Estate Planning Mistakes", Lynn addressed the common mistakes folks make, what the consequences of these mistakes can be, and what alternatives folks might consider instead. Thank you to Lynn for her presentation and for her time in responding to the many questions that were asked during and after her presentation.

A special thank you is offered to Max Mercer of belairdirect for his attendance at this event, his personal discussions with members, and his sharing of the products and services offered to NLPSPA members through the partnership of NLPSPA with belairdirect. We also appreciate the willingness and cooperation of belairdirect and Max, in particular, for their presence at our events and for always coming on board with prize draws and other giveaways. Thank you Max and belairdirect.

All in all, this was an excellent day, topped off by the prize draws conducted by Cheryl, our Administrative Assistant.

Be sure to mark your calendars for 2026 for the dates October 1-2, as this year will be a convention year, with booths, guest speakers, and other surprises. ■



NLPSPA Christmas Dinner & Dance 2025

(Article by Sharron Callahan; pictures by Cliff Reid)



2025 was a year of triple dinner and dance events with our Spring Fling in May and two Christmas events as we celebrated Christmas 2024 forwards into January of 2025 and then caught up with 2025 on December 12.

Celebrating happiness, friendship, and the merriment of the season, the Association held its 2025 annual dinner and dance event, with almost 230 NLPSPA members, their family members and other guests in attendance. Amidst the sparkling Christmas decorations, folks enjoyed a delicious meal together, were excited to meet friends they had not seen for some time and displayed high spirits and much celebration when Cheryl conducted the prize draws. NLPSPA extends sincere thanks to belairdirect for their contributions of gift cards and emergency roadside car kits to the much-anticipated prize draws of the evening.

When the dancing began, there was hardly space on the dance floor as the members danced the night away to the fabulous music of Eric Webber, the DJNewSoundMan. It was obvious that everyone had a great time as they jived, waltzed, twisted, step danced, and old fashioned waltzed across the dance floor until the magic hour of midnight. A great evening with great friends, great food, and great music was had by all.

Book your calendars now for our next Christmas dinner and dance to be held at the Knights of Columbus, St. Clare Avenue on Friday, December 11, 2026. Tickets sell out very fast for this annual event, so check your email regularly when ticket sales are announced in the Fall. ■

Emergency kit supplies



Extreme weather can hit quickly. Are you ready?

1 in 3 Canadian adults have experienced a major weather-related emergency or disaster in their lifetime. Know the risks in your area and learn what actions you can take.

In an emergency, you will need some basic supplies. You may need to get by without power or tap water. Be prepared to be self-sufficient for at least 72 hours.

You may have some of the items already, such as food, water and a battery operated or wind-up flashlight. The key is to make sure they are organized and easy to find. Would you be able to find your flashlight in the dark? Make sure your kit is easy to carry and everyone in the household knows where it is. Keep it in a backpack, duffle bag or suitcase with wheels, in an easy-to-reach, accessible place, such as your front-hall closet. If you have many people in your household, your emergency kit could get heavy.

It's a good idea to separate some of these supplies in backpacks. That way, your kit will be more portable and each person can personalize his or her own grab-and-go emergency kit.

Assemble a Basic emergency kit with this checklist:

Water — two litres of water per person per day (include small bottles)

Food that won't spoil, such as canned food, energy bars and dried foods (replace once a year)

Manual can opener

Wind-up or battery-powered flashlight (and extra batteries)

Wind-up or battery-powered radio (and extra batteries)

First aid kit

Extra keys for your car and house

Cash, travellers' cheques and change

Important family documents such as identification, insurance and bank records

Emergency plan — include a copy in your kit as well as contact information

Candles and matches or lighter (place in sturdy containers and do not burn unattended)

Change of clothing and footwear for each household member

Sleeping bag or warm blanket for each household member

Toiletries and personal hygiene items

Hand sanitizer, toilet paper and garbage bags

Prepaid phone card, mobile phone charger

Pet food and supplies

Infant formula, baby food and supplies

Activities for children like books, puzzles or toys

Prescription medications, medical equipment

Utensils, plates and cups

Household chlorine bleach or water purifying tablets

Basic tools (hammer, pliers, wrench, screwdrivers, work gloves, pocket knife)

Small fuel-operated stove and fuel

Whistle (to attract attention)

Duct tape

Consider these additional emergency kit supplies:

Two additional litres of water per person per day for cooking and cleaning

Save the dates 2026

These are some important dates to note for this coming year:

Thursday, February 5, 2026

***Presentation by Kidney Foundation of NL**

(Details to Follow)

Public Town Hall Meeting with Seniors' Advocate

Details to Follow & Date to Be Determined

March 2, March 3 (AM) & March 3 (PM), 2026

***City of St. John's, Presentations (In-Person) on Frauds & Scams**

Mews Community Centre & Paul Renolds Community Centre

(More Details to Follow)

***Canadian Foundation for Economic Education (CFEE)**

Planning underway for another 3-series of webinars:

1 Planning a Practical Budget

2. Shopping Wisely

3. Canadian Economy/Tariffs/Pipelines: Should We be Worried? A Lay-Person's Understanding

Tuesday, June 23, 2026

***Seniors on the Go, MUN Botanical Gardens, Mt. Scio Road**

(Details to Follow)

Thursday, October 1-Friday, October 2, 2026

NLPSPA 2026 AGM & Convention

Capital Hotel, Kenmount Road

Tuesday, November 3, 2026

***Seniors & Science, Johnson Geo Centre, Signal Hill**

(Details to Follow)

Friday, December 11, 2026

Annual Christmas Dinner & Dance

K of C, St. Clare Avenue

(Details to purchase tickets to be announced later)

* Co-sponsored with NLPSPA or sponsored by another Agency.

Vaccines Covered for Newfoundland and Labrador Residents 65 Years and Older



Vaccines	National Recommendations	Coverage Details ¹
COVID-19	At least 1 dose of either Comirnaty or Spikevax COVID-19 vaccines per year	Comirnaty and Spikevax are available for free for older adults
Influenza	1 dose of either Fluad or Fluzone High-Dose per year	Fluad is available for free for older adults
Pneumococcal (Pneumonia)	1 dose of either Prevnar 20 or Capvaxive ²	Prevnr 20 is available for free for older adults
RSV	1 dose of either Abrysvo, Arexvy or mRESVIA can be used based on personal factors	Arexvy and Abrysvo are available for free for older adults in congregate living facilities
Shingles	2 doses of Shingrix	Shingrix is available for free for older adults ^{3,4}
Tetanus and Diphtheria	Immunization history will determine the type of vaccine and the number of doses needed	Vaccines are available for free, including for older adults every 10 years

¹ If you have a private drug plan, it may cover the cost of vaccines that are not publicly covered.

² Recommendations vary for older adults who have received a hematopoietic stem cell transplantation.

³ Eligible Veterans may also be covered for this vaccine through Veterans Affairs Canada if they are unable to access it through provincial health services.

⁴ Eligible First Nations and Inuit may also be covered for this vaccine through Indigenous Services Canada's Non-Insured Health Benefits (NIHB) Program if they are unable to access it through provincial health services.



Have more questions?

Speak with your primary health care provider, pharmacist or local Public Health clinic. Call HealthLine at 811 for health information.



Would you like more information on vaccines?

Check out our national vaccine pamphlet by scanning this QR code.

UPDATED: NOVEMBER 2025

The development and promotion of this document was made possible through the financial support of Merck Canada Inc., Moderna and Pfizer Canada.



SCAN ME



Nav-CARE:

Making Connections, Making a
Difference

We Are Seeking
VOLUNTEERS!
Are You...

- Compassionate
- Reliable
- A Supportive Listener
- Self-Motivated and
Confident
- Respectful to Clients and
Family Members

KEEPING YOUR ROOTS PLANTED

Nav-CARE is a free program designed to complement existing home and community care to bring clients the extra support they need. Specially trained Nav-CARE volunteers visit clients in their homes, helping them to access resources and services that are focused on enhancing quality of life while also providing companionship and support.

Contact Us To Learn More

navcare@nlhealthservices.ca or scan QRcode
www.peolc.easternhealth.ca/ourservices/nav-care/
t: 709-853-8468



Nav-CARE
Making Connections. Making a Difference.



**NL Health
Services**

NLHealthServices.ca

RNC Warns Public of AI-Driven Grandparent Scam Targeting Seniors and to be diligent against Cybercrimes.



Public Advisory



The RNC received a report that an elderly woman received a call from someone who identified himself as a police officer and indicated money was needed to bail her grandson out of jail. The woman complied after hearing what she believed to be her family member pleading in the background. Thankfully, before the fraudster obtained the requested funds, she connected with her grandson who indicated he was not the reason for the call. Given the woman was directed to leave the funds on a doorstep, the RNC believes the person responsible is in the region.

Fraudsters often target seniors and use artificial intelligence to disguise their voices to make calls pretending to be a family member in distress, needing money immediately. Scare tactics are used to manipulate the victim into sending money, gift cards, or other type of currency by taking advantage of a person's good nature and desire to help.

The RNC urges residents to talk to the vulnerable people in their lives about steps that can be taken to protect themselves:

- ✓ Be suspicious of calls that require immediate action. Hang up! Call your local police agency and contact the family member directly using a phone number you already know,

not one given by the caller.

- ✓ Do not trust a phone number just because it is local or familiar. Fraudsters use technology to make it appear they are calling from a trusted number.
- ✓ The courts and/or police will never ask for cash to bail out someone in custody.
- ✓ Never send cash or any other funds to unknown persons, unverified addresses or bank accounts.

The RNC is also reminding residents to take steps to protect themselves, their families and their businesses from cybercrime.

It is more important now than ever before to practice digital safety. Cybercriminals are increasingly using sophisticated means to exploit online users and, with the rise of artificial intelligence, it can be even more difficult to detect scams.

While cyber threats continue to evolve, there are some proactive measures you can take to protect yourself:

- Do not send payments to unknown people or organizations that are seeking monetary support and immediate action.
- Do not open web links from unsolicited emails or text messages.
- Do not conduct any sensitive transactions, including purchases, when on a public Wi-Fi network.
- Create a strong and unique password for each online account.
- Set up multi-factor authentication on all accounts that allow it.
- Be cautious about the information you share in online profiles and social media accounts.
- Keep systems and software up-to-date, including laptops, computers, phones, tablets, gaming systems, TVs and other smart devices.
- Install a strong, reputable anti-virus program.

If you or someone you know believes they may have been targeted, please contact the RNC at 709-729-8000. You can also report suspected fraudulent activity to the Canadian Anti-Fraud Centre at 1-888-495-8501 or use their online reporting system.

RETHINKING AGING

MYTHS AND FACTS

Ageism refers to stereotypes, prejudice and discrimination based on age. Deconstructing these myths is crucial to fostering respect and dignity for older adults.



MYTH

Older adults can't learn new skills, particularly in technology.



FACT

Older adults can learn and adapt to new technologies.

In 2022, Canadians aged 65 years and over reported using the following technologies:



82.6%
Internet



74.7%
Email



58.0%
Online banking



50.9%
Instant messaging app



MYTH

Older adults are unhappy.



FACT

Older adults report the highest levels of life satisfaction.

62.3%

of older adults aged 65 years and over reported high life satisfaction in 2025, the highest percentage of any age group.



MYTH

Older adults are disengaged.



FACT

Older adults are the most charitable in Canada.

35%

of charitable donors were aged 65 or older. Of every \$100 donated in 2023, \$50 was from those aged 65 or older.

Data source:

Statistics Canada. (2023). Canadian seniors more connected than ever. statcan.gc.ca/o1/en/plus/4288-canadian-seniors-more-connected-ever

Statistics Canada. (2025). Life satisfaction by gender and other selected sociodemographic characteristics. 150.statcan.gc.ca/t1/tb1/en/tv.action?pid=1310084401

Statistics Canada. (2024). The older people are all right. statcan.gc.ca/o1/en/plus/7059-older-people-are-all-right

Statistics Canada. (2023). The Daily - Charitable donors. 150.statcan.gc.ca/daily-quotidien/250401/dq250401c-eng.htm



Notice from the Office of the Seniors Advocate regarding the Provincial Hearing Aid Program:

In 2018 the provincial government introduced a new financial assessment process for long term care and community support services whereby eligibility would be determined through the Income Test; clients seeking financial support no longer had to provide information on their assets. By February 2019 income testing was to be expanded to all services offered by the health authorities.

When the Office of the Seniors' Advocate was set to release its first recommendations report in September 2019, seniors applying for financial assistance to the Provincial Hearing Aid Program (PHAP) were still being asked to provide both asset and income information. The Office made a formal recommendation requesting the immediate transition of the PHAP to an income-only assessment. Unfortunately, as recently as last week, seniors applying to the PHAP were still required to provide proof of assets as well as income.

The Seniors' Advocate met recently with the new Minister of Health and Community Services and the financial assessment for the PHAP was one of the points of discussion. Shortly thereafter our Office was notified by the Department of Health and Community Services that effective January 6, 2026 the PHAP would have the following changes:

1. No client contribution for individuals aged 65 and older who receive both the Old Age Security (OAS) and Guaranteed Income Supplement (GIS).
2. The client contribution toward purchasing the hearing aids is calculated based on the income test. The PHAP subsidy is capped at \$1,000 per hearing aid. The hearing aid(s) will be provided by NL Health Services.

3. Individuals with an annual income of \$66,500 or less may be eligible for assistance through the PHAP.

What You Need to Know:

1. The **first step** in the PHAP application process is a referral to publicly funded audiology services at NL Health Services.
2. The audiologist makes the initial hearing loss diagnosis and will recommend hearing aid technology at your first appointment, if required.
3. The audiologist will direct adults requiring hearing aid technology to the appropriate department to complete a **financial eligibility assessment**.

Important Policy Reminders:

1. Confirmation of the need for a hearing aid must come from a licensed, publicly employed audiologist with NL Health Services, not a private provider.
2. Individuals cannot purchase a hearing aid first and then apply for reimbursement under PHAP. This policy ensures appropriate care, follow-up, and clinical oversight.

For more information or questions, please contact the NL Health Services Audiology department

[Audiology - NLHealthServices](#).

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