

Manitoba Branches 2025-2026

Branch Advocacy Update 2025-2026

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National Association
of Federal Retirees Association nationale
des retraités fédéraux





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Advocacy on behalf of members

At present the four Advocacy Priorities of NAFR are:

- 1. Retirement income security**
- 2. National Seniors strategy**
- 3. Veteran well-being**
- 4. Pharmacare**

This intent of this strategy is to promote the NAFR priorities to Members of Parliament, Members of the Legislative Assembly, Municipal governments and the Canadian Public.

National Seniors Strategy

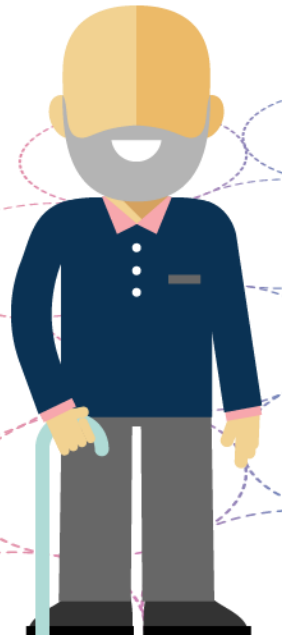


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Generally, language on this priority has shifted to an “aging strategy.” Framing the position around outcomes, rather than as a strategy, reflects the likelihood that the current government will be focused on outcomes rather than larger, difficult-to-measure strategies.

Canada’s older population is growing. By 2040, it is projected nearly a quarter of Canada’s population will be over 65, making older Canadians the fastest growing segment of the population.

We all want to age with dignity and respect, and strong federal leadership is needed to ensure Canada is a country where everyone has access to a high quality of life in retirement and a healthy, positive aging experience.

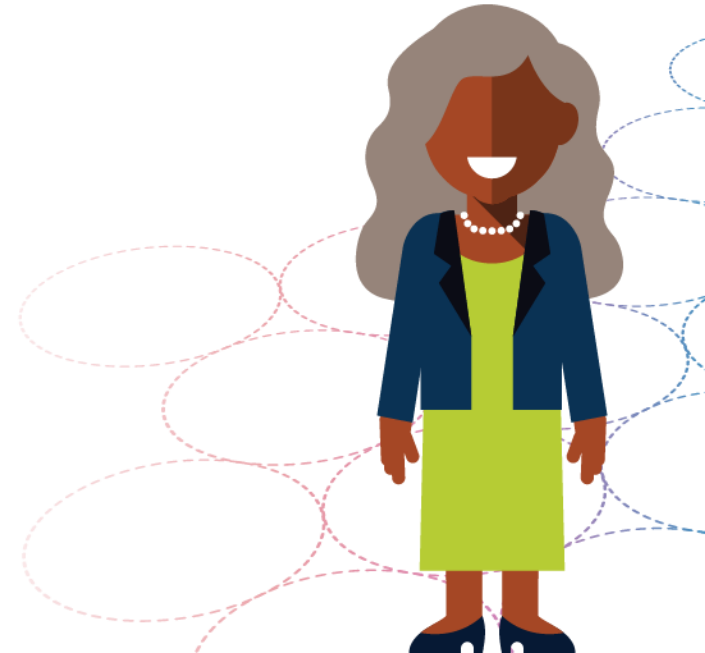


Government of Canada



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**Economic payments and Health benefits, such as the
Canada Pension Plan (CPP),
Old Age Security (OAS),
Guaranteed Income Supplement (GIS),
Veterans Benefits,
Public Service Pension Plan (PSPP),
Public Service Health Care Plan (PSHCP), and
Pensioners Dental Service Plan (PDSP)
are administered by the Government of Canada.**



Manitoba Branches' Strategy 2025-2027

1. Arrange to visit each of 14 Members of Parliament and any key Senators that are within Manitoba to discuss our priorities and issues. Visits would be conducted by the President or Vice-President, the Branch Advocacy Liaison Officer and at least one NAFR member that resides in that Constituency.
2. Conducting additional letter writing campaigns from our members to the Members of Parliament. There are regular national campaigns for specific issues.



There are currently 4 pieces of legislation before the Commons, which may be of interest to Seniors:

- 1. S-204 *National Framework on Heart Failure Act (S-1)***
- 2. S-206 *National Framework for a Guaranteed Livable Basic Income Act (S-1)***
- 3. S-231 *An Act to amend the Criminal Code (MAID) S-1***
- 4. C-04 *An Act respecting certain affordability measures for Canadians (H-2)***



Budget 2025: Legislative Action



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- **Early retirement benefits for firefighters, border services officers and other frontline employees as is available to Corrections Services**
- **Changes to the RCMP Superannuation Act**
- **Indexing RCMP pensions to the CPI**
- **Early Retirement Incentives through the Public Service Pension Plan.**
- **Restore the 2% benefit rate**



Manitoba Legislative Assembly



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Health Care,

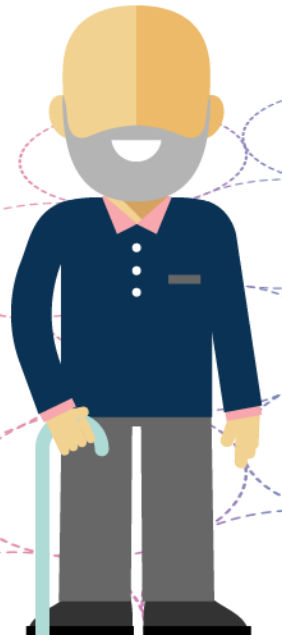
Home Care,

Assisted Living Facilities (limited),

Long Term Care (Personal Care Homes),

Affordable housing for Seniors (CMHC involved),

**are administered/delivered by the provincial governments in
Canada (typically through Regional Health Authorities)**



Manitoba Branches Strategy 2025-2027:

- 1. Visiting key Cabinet Ministers and local MLAs, to discuss our priorities and issues. Visits would be conducted by the President or Vice-President, the Advocacy Director and at least one NAFR member that resides in that Constituency.**
- 2. Conducting a letter writing campaign from our members to the MLAs of all parties.**



Manitoba Seniors Advocate

One of the initiatives of the Government of Manitoba, is the creation of a Seniors' Advocate. NAFR has been active within the Manitoba Seniors Coalition, a Community of Practice, to promote the concept.

The new Advocate, Leigh Anne Caron, assumed their position on November 12. The Advocate is an Officer of the Legislature, not a Civil Servant reporting to a Cabinet Minister.

The new Advocate will need some time to create the Office of the Seniors Advocate, finalize their mandate & priorities and hire staff.



Manitoba Legislative Assembly



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Auditors Report on Protection of Persons in Care Office (PPCO)

The 2023 Auditors report and resulting Burnett judicial review was an election issue. On September 26, the Government of Manitoba announced a working group to implement those recommendations.

Stevenson report on Long Term Care

Also an election issue, an investigation into conditions in Personal Care Homes in Manitoba was completed in early 2021. In February 2022 the Government of Manitoba released an implementation plan to address the 17 issues. No update has been provided since.

Manitoba Seniors Strategy

The 2023 document is awaiting update by the new government.



Manitoba Seniors Eyeglass Program



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- Pays a small subsidy (maximum \$75.00) towards the cost of eyeglasses for 65+
- Under Treasury Board Directives, the subsidy application must be processed (even if you are not eligible), before Canada Life is allowed to process your claim for eyeglasses.
- Current entitlement is 80% of \$400, every 2 years + eye exam every 2 years.
- Delays of 3-6 months in processing by Manitoba Health have been resolved (update 2025-11-27).
- A briefing note has been forwarded to our national Chair, Helene Nadeau, who sits on the PSHCP Partners Committee as the NAFR rep.



Like Minded Organizations

Working with the NAFR National Office, Manitoba Branches will seek out like-minded seniors' organizations that share our Advocacy priorities.

Royal Canadian Legion (RCL)

Army-Navy-Air Force Veterans (ANAVETS)

Manitoba Association of Retired Government Employees (MARGE)

City of Winnipeg Retirees Association

Retired Teachers Association of Manitoba (RTAM)

Manitoba Seniors Coalition Community of Practice





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Rumours, Rumours, and more Rumours

Disclaimer:

With the monetization of Social Media (people make money from their posts), “Influencers” have discovered that the more outrageous their posts, the more people read them and the more money that they make from advertising links.

- Changes in eligibility age and # of years resident in Canada
- Changes in benefit rates
- Retirees living outside Canada (not Snowbirds)
- Changes in maximum family income, before “clawback” of payments.
- Taking US Social Security issues and “Canadianizing them”.



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Vulnerabilities

1. Financial stability of our Defined Benefit Pensions
2. Bridging benefit (age 55 to 65)
3. Indexing (annual increase based on CPI.)
4. Defined Benefit Pensions for future retirees.
5. Subsidization of PSHCP (50%)
6. Erosion of our PDSP
7. CPP retirement date & benefit rate
8. OAS benefit rate & maximum income
9. GIS maximum income
10. Veterans Economic & Health Benefits





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Quick review, Public Sector Pension Plan

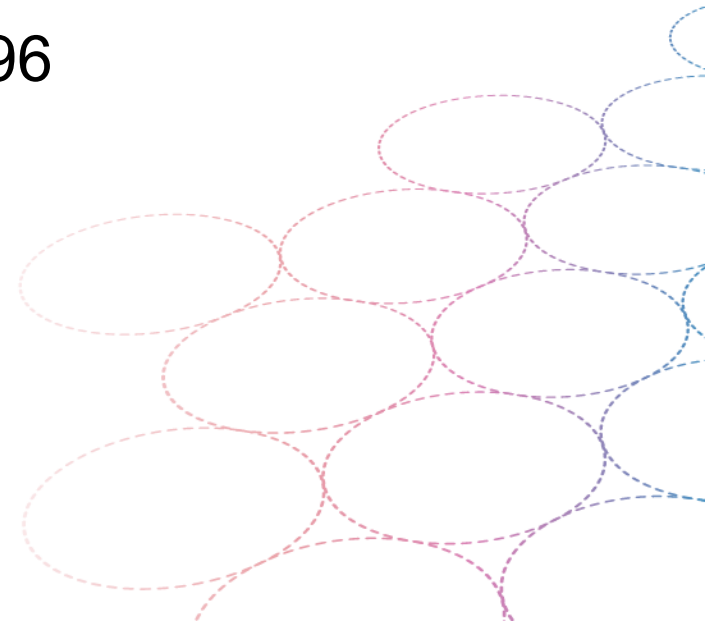
1. Defined Benefit Plans under *Public Service Superannuation Act*
2. Funded by employee and employer contributions (50/50)
3. Treasury Board is responsible to ensure Pension Plan is adequately funded.
4. Office of the Chief Actuary conducts annual funding valuations.
5. Government of Canada is responsible to fund shortfalls.
6. PSPP cannot be funded more than 25% over liabilities.
7. Public Sector Pension Investment Board (1999) invests pension funds transferred to it. ~\$300 Billion under management
8. Average PS Pension \$38,870 – RCMP \$49,120 – CAF \$38,040



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Quick review, Canada Pension Plan

1. ~Defined Benefit Plan under *Canada Pension Plan Act*
2. Funded by employee and employer contributions (50/50)
3. Government of Canada is responsible to fund shortfalls.
4. Canada Pension Plan Investment Board invests pension funds transferred to it. ~\$731 Billion under management
5. Maximum CPP payment \$17,196 – Average CPP \$10,796

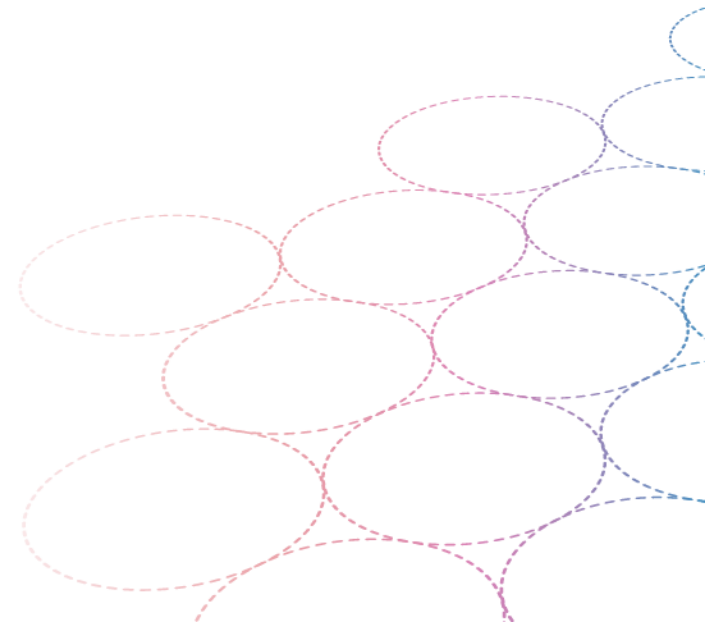


Quick review, Old Age Security (OAS) and Guaranteed Income Supplement (GIS)



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1. OAS is Social Benefit Program
2. Funded entirely from the Consolidated Revenue Fund (taxpayers \$\$)
3. Subject to clawback (income \$94,000 to \$148,451)
4. Ages 65-74 \$8,819.40 pa, Ages 75+ \$9,701.40 pa
5. GIS is a Social Benefit Program
6. Funded entirely from the Consolidated Revenue Fund (taxpayers \$\$)
7. Subject to household income test
8. Benefits range between \$7,929.36 pa and \$13,173 pa





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Quick review, Veterans Benefits

1. Veterans Disability Compensation or
2. Veterans Disability Pension (WWII or Korean War)
3. War veterans Allowance (WVA) tax free benefit, income tested (same as GIS)
4. WVA entitlement triggers eligibility for:
 1. Health Care / Treatment Benefits (Program of Choice (TAPS))
 2. Veterans Independence Program
 3. Long-Term Care
 4. Funeral and burial assistance
 5. Assistance Fund

