

## PRESIDENT'S MESSAGE

### Chuck Vandergraaf

#### INTRODUCTION

It was July 1, Canada Day, when I started to compose this message: Canada Day—a day to celebrate all that's good about Canada and an opportunity to resolve working towards an even better country. I'm not a jingoist who would call Canada “the best country on Earth” but it's a pretty good country and I'm thankful that my parents decided to pull up stakes and immigrate to Canada with us kids in tow.

Less than a month ago, we looked back at D-day, some 75 years ago and recalled the supreme sacrifice our soldiers made when they landed on Juno Beach to liberate Europe from the Nazi yoke. We often forget that our Canadian soldiers put their lives on the line. As a result, many suffer life-long disabilities and need our support. Increased support for veterans is one of the four priorities our organization has set for this year. More about that a bit later.

The schedule laid out by our National Office requires that submissions to the September issue of SAGE be submitted by July 5, two months ahead of publication. However, summer is generally a time for golfing, boating, fishing, and traveling and that for all of us, summer is a time to “kick back”. Therefore, our editor, George Montgomery, and I decided against publishing this newsletter in the fall edition of SAGE but to issue it early September so that it will arrive in your e-

mail inbox or by Canada Post a bit sooner, and with sufficient advanced notice of some important events.

#### BRANCH BOARD

It is with profound sadness that I recall the unexpected death of our secretary, Gary Simmons, in early June. Gary joined the board a few years ago, supporting Donna Wuschke in her role as Health Benefit Officer, and took on the position as secretary at the 2018 BAM (Branch Annual Meeting). I appreciate his dedication and meticulousness. He had planned to attend the prairie district meeting with me in Regina, SK, in May and the AMM (Annual Meeting of Members) in Gatineau, QC, in June with an eye on becoming more involved in our branch's activities. Sadly, he had to bow out soon after our 2019 BAM. His death leaves a vacancy in the board's executive that needs to be filled, sooner rather than later so, if you are interested in taking on this role, contact me or any of the executive board members.

I do have a bit of good news to report: Mike Berry, the spouse of our treasurer, Wendy Berry, has expressed an interest in becoming involved in the operation of the branch. The executive has accepted his offer and has appointed him as a member-at-large. Except for the secretary's position, we now have a full complement of 12 members.

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## BRANCH GOVERNANCE

We have run into a bit of a snag in revising our current branch by-law. If you recall, we had presented a relatively minor change to this by-law that would see our members at the branch annual meeting in April elect “up to six members of the executive” who would then, among themselves, decide which executive roles (president, vice-president, secretary, treasurer, membership chair and health benefits officer) they would want to assume. The advantage of this system would allow the members of the executive some flexibility. This would especially be beneficial if a member of the executive wanted to take some time off. The then-governance manager of the Association, Deborah Krause, informed me that the “up to six members” would not be acceptable because, in principle, the board could then decide that electing only one person would be allowed under the revised by-law. This might be seen as leading to a possible dictatorship where the elected individual could appoint “his or her” people to the board. Not a likely scenario but conceivable. **As a result, at the upcoming Fall General Meeting of the branch on October 17, our members will be asked to approve a change to the by-law that will delete the words “up to”.** By the time you receive this newsletter; the proposed revision will be posted on our website and will be sent to members in an “eblast” from the National Office.

## DISTRICT AND NATIONAL MEETINGS

Mike and Wendy Berry, my wife Evelyn and I traveled to Regina, SK, May 8 and 9 to participate in the Prairie District Meeting in Regina, SK. Wendy attended the Treasures’ Training workshop and I attended as President. Mike and Evelyn attended as guests.

A surprise announcement at the District meeting in Regina was the resignation of Deborah Krause, the Association’s Governance Manager. She had been very helpful in shepherding branches in revising their by-laws to comply with the new Not-for-Profit legislation. She will be missed. The proposals to be presented at the AMM (Annual Meeting of Members) in June were debated. The proposed increase in membership fees generated some discussion as it was felt that any increase would present a financial strain to some members. Surprisingly, to me, was a rather heated debate on the proposed change to the Code of Conduct to include the effect of any substance, not just cannabis and medication. However, it was made clear that the issue is not so much the substance that leads to impairment, but to the impairment itself. Some concern was also expressed about the information on members that can be accessed by Johnson/MEDOC. It was pointed out that Johnson/MEDOC is limited to that information required to ensure that a member enrolled in MEDOC is a current member of the Association.

Sayward Montague, the Advocacy Director of the Association, gave a lengthy and detailed presentation on the four priorities of the Association. Also described were tools available to members to interact with elected officials and candidates for the upcoming elections.

The Presidents’ Forum provided a welcome opportunity to branch representatives to voice the challenges branches are facing. Many branches, especially smaller ones, are having challenges attracting new members and finding volunteers to form the executive. We are not alone in that respect.

## 2019 ANNUAL MEETING OF MEMBERS

On behalf of our branch, I attended the 2019 AMM in Gatineau, QC, on June 18-

20. Compared to previous annual meetings, this year's AMM was a rather tame affair. Much of the rancor of previous years has disappeared and it is apparent that the Association is now operating more like a unified body than a collection of independent branches or, if you wish, the branches are acting more like sheep than cats, that are reportedly difficult to herd.

A highlight, to me, was an excellent presentation by David Colette, Abacus Data (a polling firm), on detailed polling results that his company has been taking. He showed, for example, that the 2015 federal election was a lot closer than is generally thought and that slight changes in the voting pattern may result in major changes nation-wide. Current polling results show an extremely fluid situation, not unlike in 1972 when then-Liberal government was returned to office as a minority government.

Reflecting the mood of the Prairie District Meeting in Regina, an increase in membership fees was hotly debated but the proposal eventually passed with a proviso that the increases would not be automatic. Realistically, the proposed increases are relatively minor and don't amount to much more than a monthly cup of coffee from your favourite barista.

Also reflecting the Regina meeting was the emphasis on organising the branch presidents to marshal their members to get to message out of the four priorities of the Association as detailed in the following section: Your board will decide over the summer to what extent it can participate.

## **ADVOCACY**

The Association expects branches to be at the forefront of advocating for our members, with support from the National Office. The Association has developed an

extensive toolkit and has made available a fair bit of background documentation. In brief, the four priorities for 2019 are the following:

- retirement security,
- a national seniors' strategy,
- support for veterans and their families, and
- pharmacare.

Although these four priorities are mainly at the federal levels, there is enough overlap between provincial and federal jurisdictions that contact with our provincial elected officials is also important. Earlier in August, before the writ was dropped at the provincial level, I had a meeting with the MLA of the Lac du Bonnet constituency, Wayne Ewasko. We discussed some of these priorities, focussing on seniors and veterans. We had, what I think, a constructive meeting where I had the opportunity to point out some of our concerns, including gaps in our health care system, the lack of suitable quality and affordable home care, and the need for geriatricians in rural areas. Now that we are in a full [provincial] election mode, its incumbent on all members to buttonhole all candidates and request answers to the following four questions:

- How will your party support active aging so that Manitobans can age with dignity and stay active and independent as long as possible?
- How will you work with Manitoba municipalities to ensure communities are developed with an age-friendly focus and encourage participation of older adults in their communities to reduce the risk of social isolation?
- How is your party supporting and encouraging mandated geriatric training for all health care professionals, and what funding and

other measures will your party commit?

- How will your party ensure comprehensive, timely, quality home, community, and long-term care options are available to meet the evolving needs of Manitoba's aging population when they need them?

### SATELLITE MEETING

Arrangements have been made to hold a "satellite meeting" in Lac du Bonnet, primarily for our members in the Lac du Bonnet area. We have close to 120 members with Postal Code R0E 1A0; they represent ~18% of our membership. We have been able to secure the Canadian Legion facility in Lac du Bonnet for Thursday, September 19, The tentative program will start with a light lunch (soup, sandwiches, dessert and coffee), followed by a brief business meeting, and ending with a presentation by an invited speaker. If this meeting is successful, we can consider another satellite meeting in Beausejour. The date for the meeting in Lac du Bonnet falls during the federal election campaign and I plan to have advocacy material available for our attendees.

### SHORT-TERM VOLUNTEERS

My previous call for volunteers did not produce any results and, therefore, I am repeating the plea for short-term volunteers. If you have an interest in serving for a short term, please consider one of the following:

- • Webmaster to manage the branch website
- • Communications Director to ensure that our message gets out to local and area media
- • Event Organizer to organize the branch meetings (and hopefully the regional branch meetings)
- • Advocacy Volunteers to contact elected officials and advocate on behalf of our members. With an upcoming federal election this year, these activities take on new urgency

Please contact a member of the board if you are interested.

I do hope that, by the time this newsletter reaches you, you will have had a pleasant summer and have been able to recharge your batteries for the fall and winter seasons. We look forward to seeing many of you at our Fall General Meeting.

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### Fall General Meeting

This is the **official announcement** of the Fall General Meeting.

*Date:* Thursday, Oct. 17, 2019

*Location:* Pinawa Alliance Church.

*Cost:* No charge for the buffet lunch to members, but \$10 for guests.

Enjoy a light buffet lunch at noon, There will be a short business meeting and a presentation (details to be announced).

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## BENEFITS CORNER

### Donna Wuschke-Benefits Officer

#### Information for Surviving Spouses of Members of NAFR

The NAFR is available to provide support for surviving spouses in matters regarding Survivor's Benefits and the Public Service Health Care Plan. Membership in NAFR is also a requirement to maintain your MEDOC coverage. To ensure you continue to be kept informed and have someone to turn to, and/or to have a spouse's membership transferred to you, you should complete a Surviving Spouse Member's form. This may be obtained by calling 1-855-304-4700, Ext.257, or by contacting Chuck Vandergraaf (204-753-8402) or Donna Wuschke (204-753-2706) and, when completed, should be returned to the address on the form.

#### Pensioners' Dental Services Plan

During the last few months I have had a number of inquiries about the Pensioner's Dental Services Plan (PDSP). In the following, I will summarize the main features.

The PDSP is a voluntary dental services plan established by the Government of Canada for federal pensioners and their family members, including survivors. The PDSP is "self-insured", which means that all plan expenses are covered by the contribution of the participating parties: the Government of Canada and the PDSP members, who share the cost of the plan equally. The plan is administered by the Sun Life Assurance Co. of Canada.

Retirees from the Public Services are eligible to enrol in the plan as soon as their pension entitlement begins, or at a future date. Eligible family members can apply

for coverage when the retiree's plan begins or at a later date. Children are covered up to 21 years of age, or 25 years if attending school full-time, or if they are a dependent incapable of engaging in self-sustaining employment. A student's coverage is suspended but not terminated during vacation or other periods of non-attendance at school. You may voluntarily terminate your coverage but, if you do so, it cannot be re-instated in the future.

There is a 3-year mandatory enrolment period. This means that, when you enrol, you agree to participate in the PDSP for a minimum of 3 complete calendar years. In addition you must maintain coverage for each eligible family member for a minimum of 3 calendar years. There are some exceptions to this rule, such as the divorce of a spouse.

#### Overview of Benefits

If you live in Canada, eligible expenses are generally reimbursed based on the maximum amounts listed in the Dental Association fee guides for your province from the previous year.

A number of Annual Deductible, Maximum Reimbursement and Limitations rules apply. The annual deductible amount is \$25 for one covered person, and \$50 for more than one. When the annual deductible is satisfied, the PDSP will reimburse 90% of eligible preventative and basic dental services and 50% of eligible major dental services up to a yearly total combined maximum of \$1500 per covered person. This excludes orthodontic services which have a separate lifetime limit of \$2500.

There are also limitations on the amount of scaling, dental polishing, maintenance of dentures, and replacement of crowns and

dentures, and other services that will be reimbursed within a given time period, ranging from nine months to five years. By paying attention to these limitations, you may be able to time non-urgent treatments to maximize the benefit paid.

Dental implants are not covered but a benefit may be paid based on the reasonable charges for a less expensive alternate treatment.

#### **Benefits Reimbursed at 90 %:**

- Diagnostic—(examinations, x-rays, etc.) and preventative (cleaning and polishing, fluoridation, space maintainers, etc.)
- Minor restorative—(fillings), root canal therapy, minor repairs and adjustments to removable dentures, periodontics (treatment of gums), extraction of teeth and other surgical procedures, anaesthesia, and emergency services. Note that replacement fillings for the same tooth and surface will only be paid once every 24 months.

#### **Benefits reimbursed at 50%**

The following list provides examples, but is not complete. See below for how to obtain more details.

- -Major restorative—gold and porcelain restorations (inlays), crowns.
- -Major prosthodontic—complete or partial dentures or fixed bridges, repairs of fixed dentures or bridges, replacements subject to 5-year limitations.
- -Orthodontic-surgical services—observations and adjustments, fixed and removal appliances.

#### **For more information**

Much more detailed information is available on the Sun Life website:

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[www.sunlife.ca/pdsp](http://www.sunlife.ca/pdsp), in particular in two publications available there, entitled Pensioner's Dental Services Plan member booklet, and Pensioners' Dental Services plan enrolment information and plan summary. These booklets and other information about the plan can also be obtained by phoning Sun Life at 1-888-757-7427. It is strongly recommended that you consult these booklets if you are anticipating major dental work. Sun Life also recommends that, before the work begins for any major treatment that will cost more than \$300, you and your dentist send Sun Life a completed dental claim form that shows the treatment planned with its associated cost. Sun Life will then tell you how much of the planned treatment you will be responsible for.

### **Public Service Health Care Plan (PSHCP)**

#### **Physician Referrals for Services**

Physician referrals (prescriptions) are required for the following services: physiotherapy, massage therapy, foot care, language pathology, social workers and psychology services. Referrals are generally valid for one year from the date they are issued, after which an updated referral must be provided to Sun Life.

#### **Coverage for Wheel Chairs, Transport Chairs and Walkers**

The PSHCP provides 80 % of the cost for a wheelchair or transport chair every 5 years. A transport chair differs from a wheelchair in that it is designed to be pushed by an attendant, and is generally lighter and more compact and less expensive than a wheelchair. For either one, a physician must prescribe it as medically necessary.

The PSHCP will also pay 80% of the cost of a walker. Repairs and replacements are eligible every 5 years.

### **Climate Action Incentive: Explaining your Tax Benefit**

The Climate Action Incentive (CAI) is a new refundable federal income tax credit that compensates residents of Manitoba, Ontario, Saskatchewan, and New Brunswick for the effects of the federal climate action plan, which sets a price on carbon emissions. It is payable to you even if you have no taxable income. The amount

of the credit depends on your province and family situation. In Manitoba, it is \$170 for a single person w/o children, \$255 for a single parent or for a couple w/o children, and \$42 for each child. An additional 10 % is added if you live outside what CRA considers a Census Metropolitan Area.

*If you have any suggestions for an article, or questions about Benefits, or if you could use some help in navigating various benefit systems, please contact: Donna Wuschke @ 753-2706*

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## **MEMBERSHIP NEWS**

**Maureen Macdonald**

**Branch Membership Secretary**

### **Membership (on record as of August 2019):**

	2019-03	2019-08
Total Double Households	252	255
Total Single Households	167	166
Total Regular Households	419	421
Total Non-DDS* Households	31	39
Total DDS Households	388	382
Total Active Members	671	676

\*Direct Deduction from Source

Note: Some numbers may not add up. We get our data from the CRM database. NAFR Head Office inputs the new and recently deceased membership numbers; there are some time-differences when we generate our reports

### **Deceased Members or Spouses:**

Ruth Dobbin  
Gary Simmons  
Roy Styles  
Carol Walton

Adrienne Nerbas  
Dorothy Steinke  
Wayne Temple  
Margaret Wikjord