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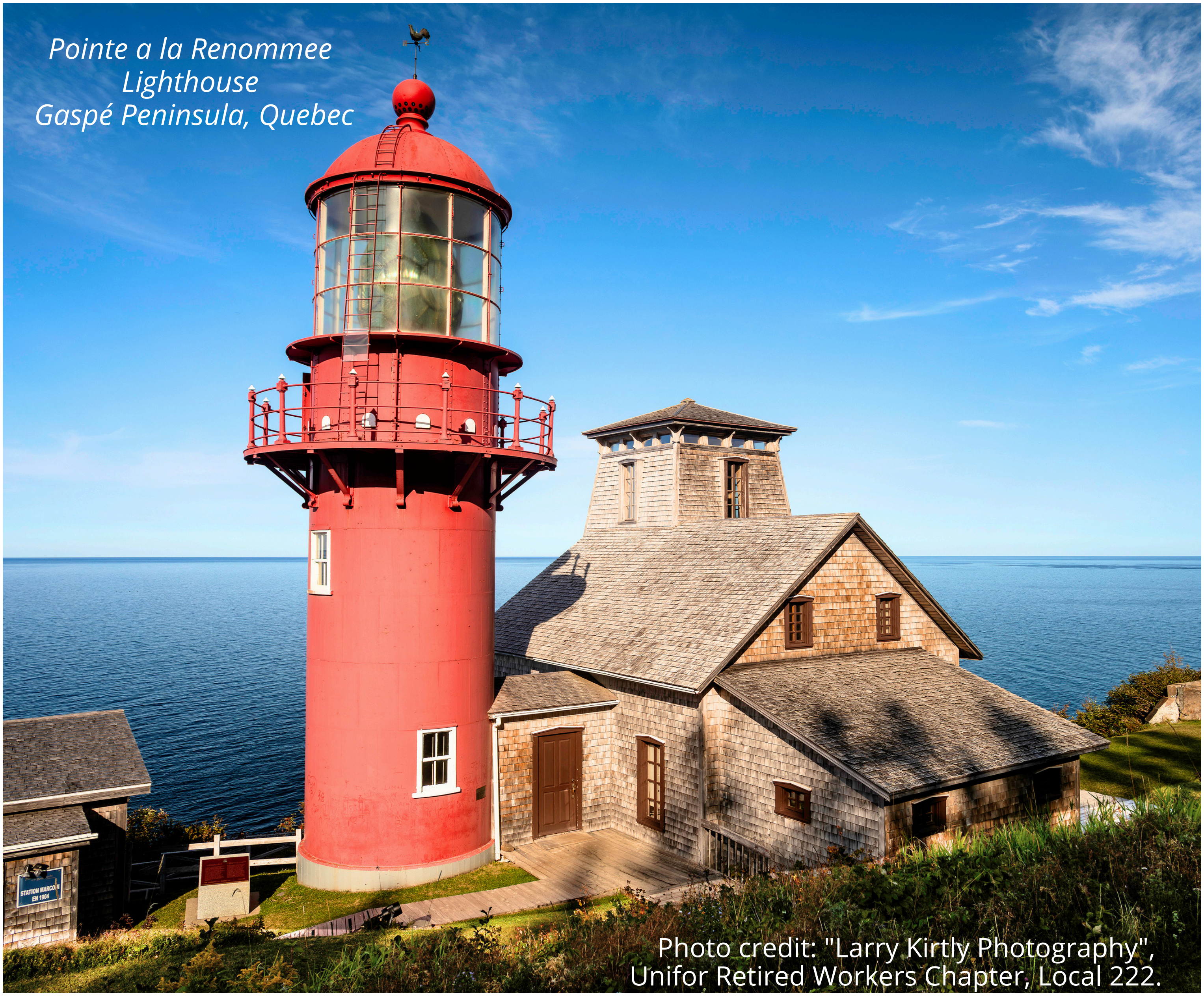
NPF

NEWSLETTER

National Pensioners Federation



Pointe a la Renommee Lighthouse
Gaspé Peninsula, Quebec

Photo credit: "Larry Kirtly Photography", Unifor Retired Workers Chapter, Local 222.

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National Pensioners Federation

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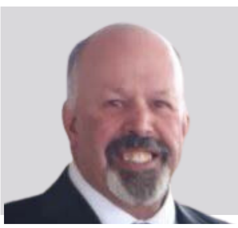

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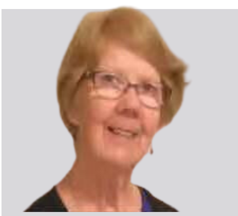

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To the Readers, all editorial matter published in this NPF newsletter represents the views and opinions of the authors and not necessarily those of the NPF or the publication's editor. Statements and opinions expressed do not represent the official policy of NPF unless so stated. Have you got an article you would like to submit for consideration?

Please send your articles to the publication's editor, Mary Forbes at mary.forbes@npfmail.ca.
Thank you Nikita Barsouke for your assistance on the newsletter design.

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PRESIDENT'S REPORT - Trish McAuliffe

As we settle into Spring, bringing with it renewed energy and a clearer sense of what lies ahead, the Board of the National Pensioners Federation remains hard at work advancing the priorities of our members. In recent months, we have made submissions to the federal Department of Finance on preventing economic fraud targeting older persons, and appeared before the House of Commons Standing Committee on the Status of Women to address abuse and financial vulnerability of older women. We continue to advocate where it matters most—ensuring the voices and experiences of seniors are heard at the highest levels of decision-making.

The latest increase to Old Age Security (OAS) is just 0.1% this quarter—less than a dollar a month for most seniors. At the same time, many continue to rely on a combination of OAS, the Canada Pension Plan (CPP), and the Guaranteed Income Supplement to cover basic expenses, even as costs for housing, food, and healthcare continue to rise.

There are some positive developments. Changes linked to the Canada Health Act are expected to improve access to care by recognizing a broader range of healthcare providers, including nurse practitioners and pharmacists. However, access to home care and long-term care remains inconsistent, and too many seniors still struggle to find the supports they need to age safely and with dignity.

These realities must be readdressed in the coming 2026 Federal Budget. The resolutions from our 2025 Fall Convention played an important role in shaping the NPF 2026 Federal Budget Submission, but just as important, are your voices.

Your insights and lived experiences help guide us and strengthen our collective impact. As members to NPF we always appreciate your thoughts, concerns, and recommendations. Your lived experience and thoughtful input always make a difference.

NPF Updates and How You Can Make Your Voice Heard

Over the past few months, I've had the privilege of representing our members in several key forums.

Photo credit to Trish McAuliffe. Pictured with Pat and Hugh Armstrong, renowned researcher professors and advocates of improving Health Care, including hospitals, home care and long-term care.

In February I attended the Ontario Health Coalition (OHC) Assembly held in Toronto as a Board member representing seniors' interest and voice. The central call to action of the assembly was to draw a line in the sand in opposing Alberta's new Bill11 and the Ontario Ford Government's continued privatization of in-hospital services.

The shifting of routine (bread and butter) surgeries and the substantial public funding that comes with them - to private health clinics directly undermines the core resources that sustain public hospitals. All Provincial Health Coalitions and partners have now joined forces to build public education and advocacy campaigns uniting our support for a National Universal Public Health Care System. And to call on the Carney Government to uphold the Canada Health Act and use all available measures to intervene swiftly. (Please consider reviewing the Canadian Health Coalition's web page for more details, www.healthcoalition.ca)

(continued on next page)

PRESIDENT'S REPORT - Trish McAuliffe *(continued)*

In March, I had the pleasure of presenting to the Kwantlen Polytechnic University Retirees Association at their AGM. This active and politically engaged group, instrumental in developing an Age-Friendly University, will be a welcome addition that strengthens our collective voice. On April 15, I also had the opportunity to provide an NPF update to members of the Ontario UNIFOR Retiree Council in Ingersoll.

Our strength comes from membership and united voices in grassroots advocacy. I encourage all members to get involved in NPF initiatives and put your unique skills to work—every contribution counts!

I've recently been peer-appointed—a gentler way of saying "volun-told"—to the Executive Steering Committee of the Canadian Coalition Against Ageism (CCAA). Our first priority is to align efforts with partner organizations and chart the Coalition's next steps.

As part of this work, I met with the new Executive Director of the International Longevity Centre Canada—who also serves as President of HelpAge Canada—to become better acquainted with NPF's work and explore how our efforts can connect with the upcoming National Ageing Forums across Canada. These events promise valuable opportunities for learning and advocacy, and I'll share updates as plans take shape.

While the NPF Board works behind the scenes, we also need your voice. The resolutions from our 2025 Fall Convention guide our national advocacy, but your experiences, concerns, and recommendations are essential in shaping our submissions to the federal government for the 2026 budget.

We invite all members to share your thoughts with us at admin@npfmail.ca. Every story, suggestion, and insight strengthens our ability to advocate effectively for seniors' rights and well-being. With your continued support, we can ensure that the voices of older Canadians are clearly heard in Ottawa and beyond.

"Not For us without US"
Thank YOU for all you do! Have a terrific Springtime and keep active!

NPF TREASURER'S REPORT - Mary Forbes

Wow Mother Nature must be angry with us. Winter has returned to Mississauga, Ontario. It is the 13th of March, and we again have a white wonderland.

National Pensioners Federation remains in a good financial position. We are awaiting news for a New Horizons Grant Our intention is to work in conjunction with Connected Canadians to offer virtual digital literacy workshops for Seniors through this grant. Amy McQuaid will be the program coordinator, and we have applied to the Canada Summer Jobs program in the hope that we can employ Nikita Barsouke, our 2025 student again, for 2026. Amy and Nikita have been available to us on a volunteer basis to answer and fix our IT problems and I thank them for that.

Ontario is to introduce a bill to exempt the Premier and the cabinet from answering freedom of information requests. What are they hiding? I wonder? The Ontario Assistance Student Program (OSAP) enables many Students to acquire a good education. The amount eligible students can receive In Grants has been slashed from 85% to 25%. OSAP grants are funded by the taxpayer, and a student is not required to pay back a grant. Loans are available to eligible students and must be paid back. "The high cost of education is a major concern, especially now that the tuition freeze has been lifted, and fees are expected to rise even further." Privatization of our Health Care system continues and cuts in the budget and restraints do not improve the situation. Patients wait longer and longer for treatments.

Mary with MDA Talent Acquisition Advisor •
HR Shared Services - Canadarm

I had the pleasure of attending InspireHer2026 hosted by Women in Aerospace Canada. This was a celebration of the Women shaping Aerospace today and a commitment to ensure the pathways ahead are stronger, clearer and more international. I was employed at Spar Aerospace (now MDA). Master of Ceremonies was Brenda Landry Evoke Consulting and Guest Speakers were Gen Taurand Vooban AI Team lead and Max Schramm Lufthansa Technik Canada.

There was a panel discussion on interviewing: How do Leaders make fair decision in practice, is it the best person for the role or intentional representation, which is more important mentorship or sponsorship. The attendees were asked to vote. The answers were quite interesting. For example, someone with potential 82% and someone with experience 18%. Personally, I don't know where a company can progress without experience.

PLEASE NOTE:
NEW: Change of information for sending an e transfer   finances@npfmail.ca
PLEASE: If there is any change in your contact information, please advise mary.forbes@npfmail.ca as soon as possible

2ND VICE PRESIDENT'S HOUSING REPORT - Barb Mikulec

NORC, Naturally Occurring Retirement Communities

As Canadians age or downsize their housing, some are choosing to live in supportive, community-based settings such as Naturally Occurring Retirement Communities (NORCs).

With nearly 20% of Canadians now aged 65 and older, NORCs promote healthy aging by helping older adults maintain their quality of life and well-being. These communities support people to "age in the right place" for as long as possible, with the goal of delaying or avoiding admission to long-term care.

A key principle of NORC programs is fostering intentional social connection. By creating shared spaces for everyday interaction—such as common areas and communal meals—these communities help reduce social isolation and loneliness while encouraging active participation and a sense of belonging.

NORC programs support care delivery models that better meet seniors' needs, extend aging in place, and help reduce pressure on government health systems.

They are designed to adapt to age-related changes—such as mobility, vision, hearing, dexterity, and cognitive needs—while promoting health through shared spaces like common rooms, kitchens, and gardens. By serving many older adults in one location, NORCs enable cost-effective delivery of services such as vaccinations and emergency preparedness (e.g., heat response).

NORCs can exist in high-rises, low-rises, or mobile home communities and rely on collaboration among residents, social agencies, and governments. Programming is typically led by a dedicated coordinator and focuses on healthy, active living.

Successful models emphasize resident participation in decision-making, social connection, accessible communal spaces, and integrated health and social supports.

NORC programs aim to foster social inclusion and connect residents with community assets and services that support psychological and physical well-being. A geriatric nurse practitioner often plays a key role—helping residents navigate the health system, providing assessments, referrals, and case management, and building trust with those who are isolated or concerned about institutional care.

Programming is varied and responsive to resident needs, including sessions on fraud prevention, safety, falls prevention, healthy eating, and resource navigation, as well as book clubs, cultural events, and fitness classes. Some models also serve individuals with higher support needs through more integrated health and social services, ensuring residents feel culturally safe and retain autonomy in how they participate.

A defining feature is resident leadership. Older adults help co-design activities that reflect their community's needs, strengthening belonging through recreational, wellness, educational, and emergency preparedness initiatives.

Impact

Resident-centered models such as Cherryhill and the Oasis Senior Supportive Living program demonstrate strong outcomes. Originally launched as a federally funded pilot, Oasis has expanded across Ontario and into British Columbia to evaluate impacts on healthy aging, mobility, and social isolation. Participants receive enough support to age in place and are less likely to visit emergency departments or require hospitalization. Engagement has also increased, with more residents participating in social activities, shared meals, and educational events.

Challenges

Sustainable funding remains a key barrier. Dedicated coordinators are essential to organize programming and build trust with residents, but these roles require ongoing investment. In addition, limited policy mechanisms can hinder collaboration across levels of government and sectors—particularly housing, health, and public health—reducing the potential for integrated, scalable models.

Action

Request politicians to fund these programs as NORC allows people to age in place before being admitted to costly Long-Term Care.

3RD VICE PRESIDENT - David Shier

It goes without saying that our world is changing and this is affecting all of us especially those who travel on vacation, visit friends & family outside of Canada. Recent events such as the crisis in Mexico, Venezuela, Cuba, and the mid-east war have raised many issues with travelling.

This article is intended to only provide basic information regarding travel insurance plans in Canada. It is not intended as advice and should not be relied upon in making individual insurance decisions which should be made on information from the insurance providers and other professionals.

We hear more about situations such as when flights are grounded due to a security event, weather issues, wars, or other issues. This can result in extended hotel stays at resort prices, meals, rebooked flights, missed connections, emergency transportation etc. Most of these new costs normally lands on the traveller's credit card, even if you have travel insurance. Pay first then be reimbursed.

When booking air travel there are several fare options to choose from. Many of these fares do not have an option to change or cancel your flight. The same criteria also apply to vacation packages. Hotel bookings may also vary in price and have conditions with each price.

When booking your trip be sure to understand what rights you have if you must cancel prior to departure, have a medical emergency, must return home early, flight delays, etc.
So, what can you do? It is strongly suggested that you consider and purchase travel insurance.

Prior to booking
Check the Canada Travel Advisory site at travel.gc.ca before booking your trip. If a 'avoid non-essential travel' advisory is already in effect for your destination you may wish to change your destination.
The following are the basics for the types of travel insurance that are available.

If you have travel insurance, it is important that you become aware of what you are covered for and what exclusions there are for coverage. This information is covered in each policy.

Out of Province/Country Medical Insurance
One of the biggest travel concerns is getting ill when you are out of the province/country and require medical assistance. It is recommended that seniors have this coverage when they travel.
You will not normally be denied medical treatment if you do not have insurance coverage. It will be the payment that will be the issue.

In our last newsletter we had an article on this type of insurance. The important issues to remember in this regard are:
Be aware of what your coverage is and read the fine print in your policy which explains exclusions. Especially be aware of the pre-existing conditions rules and changes in medication criteria.

When you are travelling and require medical assistance be sure to notify your insurance company as soon as possible.

Trip Cancellation Insurance
You may have had a change in circumstance medically or otherwise and have decided that you cannot depart. This insurance will cover cancellations before you leave Canada.

Trip Interruption Insurance
This coverage applies when you're already on your trip and something forces a change of plans such as a family emergency at home etc.

Lost Baggage Insurance
This will cover the costs of replacement.
Credit card travel insurance varies enormously between issuers. If you rely on this type of travel insurance, before you travel, check what is covered and what is not. Call your card provider and specifically ask about the specifics of what is covered.

In summary, if you choose to have travel insurance be sure you understand what you are covered for and what the exclusions for your coverage are. Safe and happy travels.

NPF Recording Secretary Report - Wayne Omardeen

Most of you may not know that I am based out of Central Ontario. As I am writing this, I am reminded of the weird sense of humor that Mother Nature has on us here in Canada. I thought Spring was upon us as most of the previous week saw temperatures in the low to mid-teens with lots of rain melting most of the snow from one of worst winters in my area for the last 5 years. Yesterday however, the cold and winds came in with snow falling for most of the day and night leaving 6-7" of snow for me to shovel, hopefully for the last time this year.

Once again, my cherry and apple trees are laden with snow, and it is a very picturesque view from my window. I'm often tossed between cursing the snow and admiring the beauty of it.

As many of us are retired, I appreciate having the flexibility to remain at home rather than commute to work, allowing me to choose when, or if, I attend to tasks such as shoveling.

But unlike yesterday where the wind and blowing snow was so bad, you could barely see the roads, today is bright and sunny and the snow is crisp, glittering and pristine. Not the ugly dirty and muddy melting snow from last week. Did I mention the humor of Mother Nature? It's hard to believe the two extremes can be seen only days apart, but this is Canada and I love it for this very reason. It's one of the reasons that Canadians are so hearty and resilient.

Even with this last bit of cold, I know Spring is right there, and the snow will soon be replaced with cherry and apple blossoms.
Many of you know me as the Secretary of the NPF, and glad I am for I have been learning a lot about issues seniors' issues across Canada, both similar and different from province to province. Did you know however that I am also the president of the Police Pensioners Association of Ontario? Recognizing that many retired members of the Ontario law enforcement family no longer live in Ontario, did you know that you can still join and be a member of the PPAO and take advantage of the many programs we have? Some of our partners have locations nationwide and may apply to you. For more information, visit our website at www.ppao.ca and check us out.

We are stronger together regardless of what Union, Association or Club you may belong to or originate from. The issues facing seniors need to be tended to by all of us before things erode further or are forgotten. And remember, no matter where you live, stay safe and no matter how new, do not eat yellow snow.

Attention All Members:

NEW: Change of information for sending an e transfer finances@npfmail.ca

PLEASE: If there is any change in your contact information or the Leadership of your organization, please advise mary.forbes@npfmail.ca as soon as possible

Health Committee Report - Barry Thorsteinson

Canada Health Coalition Lobby: February 9 - 11 2026.

It was my honour to represent our National Pensioners Federation at the lobby of Federal M.P.s held in Ottawa in early February. Many other NPF affiliates were represented there as well within the 200 some volunteers. I enjoyed renewing friendships of many that I have worked with over the years.

The activity got underway on the afternoon of Monday, February 9th. Having attended many lobbies (including the Can. Health Coalition) over the years, this training session was well organized by the CHC with professionally produced lobby materials. The objectives of the lobby were made clear: No Cuts to Health Care Funding, Uphold the Canada Health Act, Expand Pharmacare and Supporting Health Care Workers.

Later, our lobby group of 4 met to prepare our plans to meet at 8:30am the next day as well as being ready for our first MP meeting at 9am with Elizabeth May, Leader of the Green Party. To our surprise, she was solidly in support of all CHC objectives, so the meeting went well. She disclosed that the Liberal party wanted to wipe out the Greens entirely in the last election with Mark Carney visiting her riding 3 times during the campaign. The CHC held a spirited Rally to Save Public Health Care outdoors in a very cold wind on Parliament over the noon hour.

Unfortunately there were numerous MP cancellations all day long to planned meetings with the CHC Lobby. This included Hedy Fry (Liberal, Vancouver Centre) with our foursome. It was noted that many of the cancellations were from Liberal MPs. My Liberal MP avoided us altogether for the lobby. I had made contact 2 months earlier with a request for a meeting. I followed up contact several times, but her office denied availability.

One additional fact of interest was that the Federal Minister of Health Marjorie Michel had declined to meet with the Can. Health Coalition. At the time of the Lobby she had confirmed 53 meetings with lobbyists for private Health interests including the Insurance industry and Pharmaceuticals.

Further, there has been no progress in the past year in signing agreements with the provinces to expand Pharmacare. No wonder many traditional Conservative voters are supporting the Carney Liberals.

Finally a word has to be said for fighting health care privatization. This was the focus of enforcing the Canada Health Act. Bill 11 in Alberta is the boldest step so far to legalize the private sector to provide far more health services; a forerunner to two tier medicare.

The silence and inaction of the federal government to counter this regressive legislation says volumes about the Carney favouring private interests. What did you expect from a banker?

There is much more that we can do in the days ahead. To start with, set up a meeting with your local MP. The CHC can forward the lobby materials. www.healthcoalition.ca (343) 558-1788. We have a choice here: speak up or remain silent. The private sector vultures are hoping for you to do nothing. Your response is up to you.

2026 Tax Update for Seniors

Tax season is here, and 2026 brings some changes that could directly affect seniors' income, benefits, and savings. Here's what you need to know:

Canada Groceries and Essentials Benefit
The new Canada Groceries and Essentials Benefit replaces the old GST/HST credit and provides extra support to seniors with modest incomes.

- One-time top-up: Coming by June 2026, worth 50% of your 2025–26 GST credit.
- Quarterly payments increase: Starting July 2026, payments rise by 25% for the next five years.

Example: *A single senior earning $25,000 could receive up to $950, an extra $400 over the old GST credit.*
Tip: *No application needed if you already receive the GST credit — just ensure your 2024 tax return is filed. Filing late could mean missing out.*

Lower Federal Tax Rate
The lowest federal income tax rate is now 14%, down from 15%.

- First $58,523 of taxable income is taxed at 14%.
- Seniors could save hundreds of dollars simply from this change.

Savings Accounts: TFSA and RRSP

- TFSA: Annual contribution limit: $7,000. Seniors who have never contributed may have over $100,000 of tax-free savings room.
- RRSP: Annual contribution limit: $33,810 or 18% of last year's earned income, whichever is lower.

a

Tip: Track contributions carefully — CRA updates TFSA balances in April, so avoid accidental over-contributions.

Other Tax-Saving Opportunities
Pension income splitting: Seniors can split eligible income with a spouse to reduce taxes.
Medical and home accessibility expenses: Can be claimed to reduce taxes.

Multigenerational Home Renovation Tax Credit: Seniors may claim up to $7,500 for adding a secondary unit for a senior or adult with a disability.

Filing Tips for Seniors
File early and use direct deposit for faster refunds.
Seniors with simple returns may qualify for free tax clinics.

Watch for Scams CRA will never ask for personal info by email or phone.

Key Takeaways
File your taxes on time to secure benefits.
Use TFSA and RRSP accounts to maximize tax-free growth.

Claim all eligible credits for medical, caregiving, and home renovations.
Protect yourself from scams.

By planning carefully and claiming all available benefits, seniors can make 2026 a year to keep more money in their pockets.

OUR DEEPEST CONDOLENCES

Trish McAuliffe presents the Nathan Wedgewood Medd Award to Art Field

It is with heavy hearts that we share the passing of Former NPF President & 2023 Medd Award recipient, Art Field of Unifor Local 222.

Art was a dedicated leader, a passionate advocate, and a tireless champion for older Canadians across the country. His commitment and contributions have left a lasting impact on our organization and the communities he served.
We honor his legacy by continuing the work he cared so deeply about—advocating for dignity, respect, and fairness for all older Canadians.

Thank you for your service, Art. And to his family, we extend our deepest gratitude for sharing him with us.

Rest in power, Art Field. You will be greatly missed and never forgotten.

LETTER TO NPF MEMBERS:

MICHAEL POWELL, PRESIDENT CANADIAN FEDERATION OF PENSIONERS

Canada is facing an unprecedented housing crisis. Addressing it will require more than doubling current housing production while significantly reducing costs—all in the face of a skilled trades shortage that is already constraining output.

According to CMHC forecasts, Canada needs at least 250,000 additional housing units per year. At the same time, housing starts are declining, and the vast majority of new supply—approximately 81% as of Q3 2025—consists of apartments and condominiums.
Governments at all levels have introduced a range of initiatives, including funding to support higher density, infrastructure investments, reduced permitting charges, and GST relief for first-time buyers. Federally, programs such as Build Canada Homes and a standardized Housing Design Catalogue signal growing recognition that traditional construction methods alone cannot meet demand.

Increasingly, prefab and modular construction are seen as essential to solving the crisis. These approaches offer the potential for lower costs, faster build times, and higher production volumes. However, current efforts are unlikely to unlock their full potential, as they largely build on an industry that remains fragmented and small in scale.

Today's prefab/modular sector in Canada consists primarily of low-volume producers, typically delivering between 25 and 1,000 units annually. Meeting national demand at this scale would require hundreds—if not thousands—of separate firms. Each would need to independently invest in design, manufacturing processes, supply chains, and innovation, all while operating with limited financial capacity. Since 70–75% of total costs are determined at the design stage, this fragmented model severely limits opportunities for meaningful cost reduction.

This situation closely resembles the early automotive industry, when hundreds of small manufacturers operated inefficiently at low volumes. Each company had to fund its own R&D, production systems, and distribution networks, often producing fewer than 50 vehicles per year. Even producing 117 vehicles annually was considered innovative at the time.

The automotive sector transformed when companies like Ford, General Motors, and Chrysler consolidated the industry, achieving scale and standardization. This enabled significant investments in R&D, streamlined manufacturing, integrated supply chains, and ultimately delivered lower costs and higher-quality products.

A similar transformation is possible in Canada's housing sector—now with the added advantage of modern Design for Assembly and Manufacturing (DfAM) principles. By integrating design, manufacturing, and supply chains at scale, industries have demonstrated that substantial cost reductions and quality improvements are achievable.

Instead of relying on hundreds of small producers, Canada could leverage national demand—250,000 units annually—to support a coordinated, large-scale manufacturing approach. Standardized designs, unified production systems, and integrated supply chains would allow for automation and efficiency gains that are currently out of reach.

Under such a model, housing delivery would resemble the automotive industry. Today, each building project is effectively a one-off effort, requiring new contracts, processes, and supply arrangements. In contrast, a scaled manufacturing system would produce standardized housing units continuously, with established supply chains and production lines.

MICHAEL POWELL - CONTINUED

Developers would select from pre-defined designs and configurations—such as units for seniors, students, accessible housing, northern communities, and Indigenous populations—along with various layouts and features. Projects would simply order the required number and type of units, which factories would then produce and deliver.

This approach would streamline approvals, reduce development complexity, and significantly accelerate delivery timelines. Standardization and automation would lower both fixed and variable costs, while improving quality and consistency.

Importantly, this would not mean a single centralized factory. Rather, multiple large-scale facilities would operate across the country, all using common designs, manufacturing processes, and supply chains—capturing the benefits of scale while maintaining regional capacity.

The key challenge is how to enable this level of consolidation and coordination. One potential solution is the creation of a Crown corporation, modeled in part on Atomic Energy of Canada Limited, to provide strategic oversight and direction. A consortium of public and private partners could then be mobilized to execute at scale.
Transforming Canada's housing industry is not optional—it is essential. Without a fundamental shift in how housing is designed, produced, and delivered, the country will not be able to meet its housing needs.

For information to volunteer within NPF or Committees contact Trish McAuliffe, today: at **Trish.McAuliffe@npfmail.ca**

Canadian Dental Care Plan Updated News

Submitted by C. Malm, BCRTA President

Canadian Dental Care Plan - Did You Receive an Audit Letter? The Canadian Dental Care Plan (CDCP) came into effect in the spring of 2024, to assist lower-income Canadians with the costs of dental care. The rules for CDCP eligibility are not based solely on income, which would be the most equitable situation. Instead, in addition to having an adjusted family net income of less than $90,000 in the preceding year, you also must not have access to a group dental plan, e.g. through an employer or your pension plan. Even if you aren't enrolled in the proffered dental plan.

The Teachers' Pension Plan (TPP) offers group dental coverage through GreenShield Canada. This makes the vast majority of TPP members ineligible for the CDCP. If you dropped or declined coverage before December 11, 2023, you can join the CDCP if you meet the income test. CDCP announced the date in early 2024, after lower-income pensioners could no longer exit the dental plan to access CDCP support.

Teachers' Pension Plan members who signed up for the CDCP have received letters and an Eligibility Review Form from CDCP to verify their eligibility for coverage. This is happening now because the Teachers' Pension Plan was required to code Box 15 of your T4A slip for 2024 to indicate that the TPP offers a group dental plan. The TPP coded everyone's T4A with "Code 3" which shows the TPP offers a plan. They did not use "Code 1" for plan members who dropped out or declined the dental plan by the target date, which is the code for people who do not have access to a dental plan. The CDCP is now checking up on all TPP members who enrolled in the Canadian Dental Care Plan.

Unless you declined or dropped out of the TPP GreenShield Dental Plan before December 11, 2023, you were not eligible for the CDCP. If you registered for the CDCP even though you didn't decline or drop the TPP dental plan before the target date, the CDCP will cancel your CDCP enrolment and will require that you pay back any benefits you received for the 2025-26 benefit year.

If you did meet that deadline, CDCP requires verification from the Teachers' Pension Plan to show that you declined coverage in time. The Teacher's Pension Plan will help you with verification by providing a letter that you can send into Health Canada. The CDCP will accept the letter in place of their Eligibility Review Form. We encourage you to visit https://tpp.pensionsbc.ca/canadian-dental-care-plan for guidance on requesting a CDCP letter. You can request the eligibility letter in two ways:

a. Access your My Account on the TPP website at tpp.pensionsbc.ca then go to Message Centre. Request a letter that confirms you waived or cancelled dental coverage with the TPP before December 11, 2023.

b. or send an email to retired@pensionsbc.ca with the same request. Include 3 of: your name, address, phone number, date of birth, or person identification number. The TPP will respond within 2 weeks. Print the TPP letter and mail it to: Oral Health Branch, Health Canada, Government of Canada, P.O. Box 1030 Matane, Quebec. G4W 0A9

You must re-qualify for the CDCP each year based on your previous year's family income. To see if you meet the income test for enrolment, here's how to calculate the Adjusted Family Net Income for you and your spouse or common-law partner: Your family net income (line 23600 of your tax return plus line 23600 of your spouse's tax return) Minus- any universal childcare benefit (UCCB) and registered disability savings plan (RDSP) income received (line 11700 and line 12500 of your or your spouse's tax return)
Plus+ any UCCB and RDSP amounts repaid (line 21300 and line 23200 of your or your spouse's tax return) equals = Adjusted Family Net Income

Update on the Canadian Dental Care Plan

We are taking this opportunity to share some important information regarding the upcoming renewal period for the Canadian Dental Care Plan (CDCP), set to start April 15, 2026. Canadian residents who would like to apply for coverage for the 2025-2026 benefit year ending on June 30, 2026, can continue to do so until April 14, 2026.

Every year, Canadian residents covered under the plan must renew their coverage to confirm that they continue to meet all eligibility requirements and to maintain their coverage for the next benefit year (July 1, 2026 – June 30, 2027). All current CDCP members, who have enrolled prior to April 14, 2026, will receive a notification from the Government of Canada informing them that they must renew between April 15 and June 1, 2026, with instructions on how to do so, to avoid a potential gap in coverage. During the renewal period, Canadian resident who have yet to enroll in the CDCP will not be able to apply. Applications will open on June 2, 2026, for the 2026-2027 benefit year.

To be able to renew, CDCP members must have filed their 2025 tax return and received their Notice of Assessment from the Canada Revenue Agency. CDCP members can renew their coverage through their My Service Canada Account (MSCA), online at Canada.ca/dental, or by phone at 1-833-537-4342 (TTY: 1-833-677-6262).

CDCP members will be informed of their continued eligibility and any potential updates to their co-payment level (if applicable) for the new benefit year once their eligibility has been assessed.

CDCP members who miss the renewal deadline or no longer meet the eligibility requirements, will have their coverage end on June 30, 2026. They will receive a notification that their coverage is ending.

Canadian residents can still renew after the deadline, if they continue to meet all of the plan's eligibility requirements, by submitting a new application, however, they risk experiencing a gap in their coverage. Any oral health care services received during a gap in coverage will not be covered nor reimbursed retroactively.

Please share this information with your members as you see fit. The website Canada.ca/dental has been updated with this information. We will be happy to answer any questions you may have.

Dental Outreach (HC/SC) <DentalOutreach-sensibilisationdentaire@hc-sc.gc.ca>

Employment and Social Development Canada

Employment and Social Development Canada is sharing the message below on behalf of Innovation, Science and Economic Development Canada.

The Connecting Families Initiative is launching its yearly awareness campaign to inform low-income seniors that they may be eligible for low-cost home Internet service.
Seniors in Canada who receive 80% or more of the maximum Guaranteed Income Supplement (GIS) may qualify for the program, and will receive a letter from the Government of Canada explaining how to register.

We are seeking your support in printing and distributing the promotional brochures and posters. Your involvement will help ensure that more seniors are aware of, and can benefit from, this essential service.

If you have any questions or require additional materials, please contact scmsmarketing-marketingscsm@ised-isde.gc.ca.

Thank you to NPF for your valuable contribution.
Employment and Social Development Canada

Chair: Jim Mitchell

Recording Secretary: John Gray

Vice Chair: Pam Strong

Sgt-at-Arms: Heather Brunelle

Financial Secretary:
Mike Lepine

Guide: Brian Williams

Local 200 is an amalgamated local, comprised of eight units, including Diageo bottlers of Seagram's products, Pelee Island Winery, Goodwill Community Stores, parts manufacturing and transportation

Regularly reviewing your medications with a healthcare professional helps make sure that they still work well, and are the safest options for your health.

Our new [Medication Review Service Finder] shows you which medication review services are available in your province or territory, who is eligible, and how to access them!
See our website:
https://www.deprescribingnetwork.ca/med-review-finder

Canadian Medication Appropriateness and Deprescribing Network

The Federal Government's new front-of-package labelling system is now in place

Health Canada is mandating front-of-package labelling for any packaged foods high in sugars, sodium, and saturated fat.

A food that contributes 15% or more of the daily value of any of these must show a label on the front of package. Fresh whole foods such as vegetables, fruit, meat, and fish, as well as some milk products, do not require labelling.

Most packaged foods feature a nutrition facts table and a list of ingredients. The nutrition facts table shows the nutrients in each serving and their corresponding percent daily values. The percent daily value is a quick reference to tell you if the food contains a lot or a little of certain nutrients. The ingredient list shows what ingredients the food contains.

Regularly consuming foods high in sugar, sodium and saturated fat can lead to increased health risks, such as obesity, high blood pressure, heart disease, and stroke. Unfortunately many Canadian diets are dominated by ultra-processed foods.

The new front-of-package nutrition symbol includes a magnifying glass, intended to act as a quick and easy visual clue to identify foods high in sugars, sodium, and saturated fat. The front-of-package symbol complements the nutrition facts table and ingredient list displayed on the side or back of food packages, to help you make informed choices.

A standardized and mandatory front-of-package labelling system prominently displayed on packages helps everyone to make healthier choices, it can potentially reduce chronic diseases, including heart and stroke and it will encourage manufacturers to develop healthier products and reformulate existing foods, resulting in a healthier food supply.

The Heart and Stroke Foundation

Attention All Members:

NEW: Change of information for sending an e transfer finances@npfmail.ca

PLEASE: If there is any change in your contact information or the Leadership of your organization, please advise mary.forbes@npfmail.ca as soon as possible

HEARING HEALTH MATTERS

HEARING HEALTH AND MENTAL WELL-BEING

Healthyhearingsupportsmore thanconversation —it helps people stay socially connected, mentally sharp, and confident in daily life.

Why Hearing Matters for Mental Health

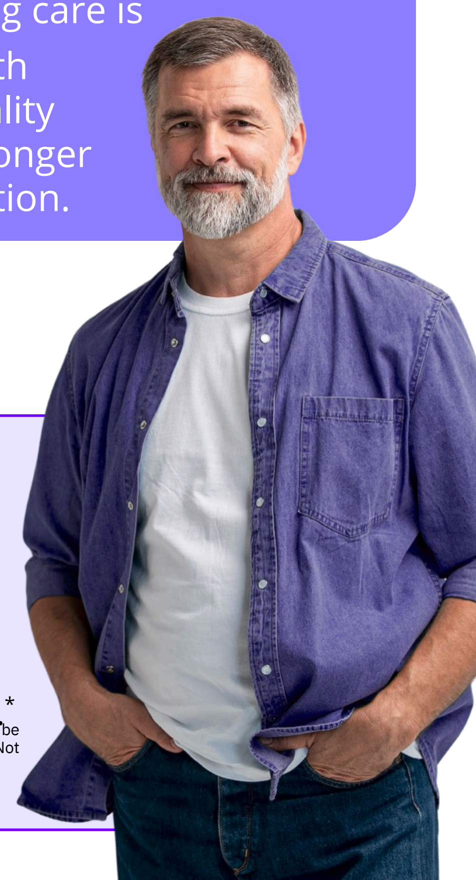
Communicationisat the heart of relationships. When hearing becomes difficult, conversations can feel tiring, leading some people to withdraw from social situations. Over time, this can contribute to loneliness, stress, and reduced emotional well-being.

Hearing loss has also been linked to cognitive decline. When the brain must work harder to interpret unclear sounds, fewer resources are available for memory, focus, and problem-solving. Research shows hearing loss is one of the largest modifiable risk factors for dementia, and hearing aid users have a lower risk of cognitive decline compared to non-users.

EARLY SUPPORT HELPS

Addressing hearing loss early helps keep the brain engaged with sound, reduces listening strain, and supports better communication.

Proper hearing care is associated with improved quality of life and stronger social connection.



TAKE THE NEXT STEP

Better hearing can meanamore connected, confident, and fulfilling life. To get started, call **1-866-392-7869** to book a complimentary hearing consultation at a local HearCANADA centre.

Members of the National Pensioners Federation receive exclusive promotional pricing — **25% off** new purchases of premium hearing aids.*

*Specialpricingavailable for purchase ofselect binaural hearingaids of premium technology(WIDEX440 andSignialevel 7) whilesupplieslast.Cannot be combined with any other offer or promotion and is not redeemable for cash. Smart technology and/or Wi-Fi is required for certain accessories. Not applicable on third party claims. Other restrictions may apply, please see centre for details.

Source
1 World Health Organization: World report on hearing (3 March 2023): https://www.who.int/publications/i/item/9789240020481

belairdirect Annual Scholarship Announcement

belairdirect Scholarship Program
OPENS April 30, 2026

This year, Belair Insurance Company Inc. (belairdirect) will award 50 scholarships each valued at $1,000, to students completing high school in 2026 and will attend a post-secondary educational institution in Canada in the fall of 2026.
With a belairdirect scholarship behind you, you have everything in front of you.

Who May Apply:
To apply, applicants must be:

- a resident of a province or territory of Canada.
- completing high school in 2026.
- have a minimum cumulative average of 80% over the last three terms of available marks; and
- enrolled in an undergraduate program on a full-time basis for the 2026-2027 academic year at a recognized publicly funded Canadian post-secondary institution or CEGEP (if living in the province of Quebec).

Applicants must also fall into at least one of the following categories:

- Be a member of a belairdirect recognized group* (policy not required), OR
- Have a parent/guardian or grandparent who is a member of a belairdirect recognized group* (policy not required).

Online Application Form
Applicants must submit their application in the same year they are graduating from high school.

A completed application must be submitted by June 30, 2026, and must include transcripts of the last three terms of available marks at the time of application.
Please return to this website when our program opens to access the online application form and obtain full requirements and submission instructions.

For More Information

If you require further information, please call Universities Canada toll free 1 844 567.1237.
https://www.belairdirect.com/en/scholarship.html#whoMayApply
https://www.belairdirect.com/en/scholarship.html#onlineForm

National Pensioners Federation NPF Fédération Nationale des Retraités

Stronger Together: Uniting Voices for Senior Advocacy

When we focus on a vision, differences will not divide us…Affiliation does not require an affiliate to change or compromise the policies or principles which may or may not reflect the policies of NPF. Most organizations' memberships develop policies through a process of discussion and decision about who they are and the beliefs they represent. As affiliated organizations we must respect the processes that we each use to create our autonomy.

We respect affiliates autonomy while we unite in advocacy, education, and networking to produce a clear and sound message for direction and change. Lobbying our Federal Government ministers and developing campaigns to advance our purpose and improvements for ageing citizens from coast to coast to coast creates even stronger voices for our provincial affiliates.

Our joint affiliate and NPF executive conference calls ensure up-to-date communication and input by all provincial leadership. NPF policies reflect the support of motions and discussions at our biennial National Convention where resolutions are submitted and debated to provide us our foundation for advocacy. We take pride in our selection of expert speakers at all our conventions to tackle issues such as income insecurity, national seniors' health care strategy, equitable access to information and promoting national standards for seniors across many spectrums.

JOIN US!

https://nationalpensionersfederation.ca
We are excited to be calling on you and or your organization to be a part of our family of activists and to participate in our advocacy initiatives. NPF receives no government funding and depends on membership and donations to support our activities.
Organizations that register as a "Club or Group" then are entitled to extend an NPF membership to all their members through that annual affiliation fee. Each member who signs into our membership link on our web site will enjoy the membership benefits:

- Annual Membership Card
- 1 year subscription to The National Newsletter {3 issues/year)
- Important mailings or email blasts Information postings to our website, Facebook page, and Twitter
- Affiliate/Member invitation to the NPF Annual Convention
- Special discounted rates from sponsoring affinity programs

Join us online! Simply scan the QR code to access our membership form and become part of our community today.

National Pensioners Federation
Fédération Nationale des Retraités
NPF

ANNUAL MEMBERSHIP SUBSCRIPTION

Individual OR Clubs / Group Includes:

- **Membership Card**
- **1 Yr Subscription to The National Newsletter (3 issues per year)**
- **Biennial Convention invitation**
- **Discounted Affinity programs available for members**

Please complete full application for Club Membership and or Individual Membership

Name of Club OR Individual:
Contact Person (for Club Membership):

Address:
City:
Province:
Phone Number:

Postal Code:
Email address:

Annual Dues Structure

Individual Membership Rate:	**$25.00**
Family Membership Rate:	**$35.00**

Club Membership Rates **Number of Club/Group Members: ________**

Under 100 Members	**$35.00**
101 to 500 Members	**$75.00**
501 to 1,000 Members	**$125.00**
1,001 Members and over	**$350.00**

Total amount payable **$______________**
Donations gratefully accepted **$______________**

Registration online at: http://www.nationalpensionersfederation.ca/membership

Registration forms and payment can also be forwarded to:

NPF c/o Mary Forbes,Treasurer–3085 Osbourne Road, Mississauga, ON L5L 3W3

Phone: 416-578-4599 or E-Transfer: finances@npfmail.ca

Thank you.

National Pensioners Federation | Fédération Nationale des Retraités

NPF

The National Pensioners Federation (NPF) is a national, not-for-profit, non-partisan, non-sectarian organization of 350 seniors chapters, clubs, groups, organizations and individual supporters across Canada with a collective membership of 1,000,000 seniors and retirees devoted entirely to the welfare and best interests of ageing Canadians.

The NPF strives to work with our members and like minded organizations to promote positive change for ageing Canadians. We recognize the importance of communicating with our members and supporters regarding current issues that affect them. As ageing Canadians, we need a clear, unified, national voice to influence government policy and legislation. When we work together, we can accomplish our goals for a better life for all ageing Canadians.

If Not Delivered, Please Return to:

Mary Forbes
3085 Osbourne Road,
Mississauga ON
L5L 3W3

Mail to: