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# NEWSLETTER

## NAFR - Quebec Branch

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### PRÉSIDENT WORD

Dear members,

On behalf of your Board of Directors, I'd like to offer you our very best wishes for the New Year. We hope that the transition from the Pensioners' Dental Services Plan (PDSP) to Canada Life in July will be smoother than that of the Public Service Health Care Plan.

It's a voluntary plan, so you have to join and stay with it for at least three years before you can opt out. Unlike the Public Service Dental Care Plan, the Pensioners' Dental Services Plan (PDSP) is not a negotiated plan. As a result, Treasury Board does not have the same obligations as it does for the Public Service Dental Care Plan, and pensioners share the cost of the plan at 50% of the PDSP. There have been no significant improvements to this plan since its inception 20 years ago.

In the meantime, I invite you to take a close look at the Canadian government's new Canadian Dental Care Plan (CDCP). Some seniors have already been able to enroll in the CDCP since December 2023. Thereafter, the initiative will be phased in gradually, extending to all eligible people aged 65 and over as of May 2024.

Finally, there are positions available for volunteers in our Branch, and we'd like to hear from you. Simply contact the Nominating Committee to receive the Quebec Branch Board of Directors Application Form, if you'd like to serve as a director, or contact the office to volunteer for our activities.

Sincerely,

**René Grenier,**  
President, Québec Branch



## ADVOCACY

By **Micheline Lefrançois**, 1<sup>st</sup> Vice-president

### PSHCP CANADA-LIFE – Information

Most of our members have reached a consensus on their claims with Canada Life. However, should you have any questions about your Public Service Health Care Plan, including questions about your coverage or ongoing claims, please be patient and persistent and continue to contact Canada Life at 1-855-415-4414 (toll-free), Monday to Friday, 8 a.m. to 5 p.m. local time. International members can call 1-413-489-4064 (collect).



*It is now much easier to reach Canada Life and get answers to your questions.*

### Pensioners' Dental Services Plan (PDSP)

Canada Life will begin administering the plans after a transition period. Until this transition begins under the new contract with Canada Life, PDSP members must continue to send all claims and other inquiries to their current Sun Life plan administrator.

The Treasury Board provides us with regular updates on the status of the transition to the new dental care contract.

In the meantime, keep an eye out for PSHCP Bulletins and keep your personal information up to date with the Pension Centre at 1-800-561-7935 or Sun Life (PDSP) - 1-888-757-7427.

For more information, consult the Treasury Board press release:

[New contract awarded to administer the Pensioners' Dental Plan](#)



## Invitation Webinar - Tax credits for seniors

It is with great pleasure that the Quebec Branch invites you to a webinar on benefits and tax credits for seniors aged 65 and over offered by the Canada Revenue Agency.

Date : **Thursday, March 21, 2024**

Time : 10:00 a.m. to 11:30 a.m.



This webinar will be offered by a specialist from the Canada Revenue Agency (CRA).

To learn more about the topics covered during the webinar and to register, visit this [link](#)  
- Registration required.



Canada Revenue  
Agency

Agence du revenu  
du Canada

Canada

**UPDATE** from Canada's  
Minister of Labour and Seniors,  
Seamus O'Regan Jr.

DECEMBER 2023, SPECIAL EDITION  
**Canadian Dental  
Care Plan**

## Message from the Minister

At the beginning of December, I joined my colleagues Ministers Holland, Duclos and Beech to announce the deployment of the Canadian Dental Care Plan.

The deployment takes place over the next six months, and we're starting with seniors, because they're the priority. The implementation of the plan was designed with seniors in mind.

On [the Canada Dental Care Plan website](#), you will find all the information you need about the plan and how to register.

# Canadian Dental Care Plan

Accessible. Affordable. Essential.



### Eligibility

To qualify, you must:

- ✓ be a Canadian resident for tax purposes
- ✓ not have access to employer/pension-sponsored or private dental insurance
- ✓ have an adjusted family net income of less than \$90,000
- ✓ have filed your tax return in the previous year

The CDCP will help ease financial barriers to accessing oral health care for up to **nine million** eligible Canadian residents.



### How to Apply

CDCP Application Phases	
Group	Applications open
<b>Invitation to apply by mail</b>	
Seniors aged 87 and above	Starting December 2023
Seniors aged 77 to 86 years	Starting January 2024
Seniors aged 72 to 76 years	Starting February 2024
Seniors aged 70 to 71 years	Starting March 2024
<b>Application online</b>	
Seniors aged 65 to 69 years	Starting May 2024
Adults aged 18 to 64 with a valid Disability Tax Credit certificate	Starting June 2024
Children under 18 years old	Starting June 2024
All remaining eligible Canadian residents	Starting 2025



Letters will be sent in phases by age group between December 2023 and March 2024 until all potentially eligible seniors who are 70 years of age or older have been invited to apply for the CDCP.

Oral health is important to your overall health and well-being. Regular visits to an oral health professional reduces the risk of health problems.

In 2022, one in four Canadians reported avoiding visiting an oral health professional due to the cost.

Every Canadian deserves accessible, affordable and essential oral health care.



[Canada.ca/dental](https://Canada.ca/dental)



Government of Canada  
Gouvernement du Canada

Canada

## Essential

To limit the out-of-pocket expenses for people covered under the plan, oral health providers who enrol in the CDCP, on a voluntary basis, will bill the CDCP directly for reimbursement, instead of the patient. Individuals whose adjusted family net income is over \$70,000, will be required to pay a co-payment.

Adjusted Family Net Income	Co-payment percentage
Below \$70,000	Co-payment not required.
\$70,000 - \$79,999	40 per cent co-payment required.
\$80,000 - \$89,999	60 per cent co-payment required.

Appointments must not be made before the program cover date.

Following the national launch of the **Canadian Dental Care Plan (CDCP)**, Service Canada is proud to offer you virtual information sessions on this new program.

The presentation will cover:

- The deployment of RCSD in stages
- Eligibility criteria, registration
- Covered services, coverage based on family income.
- Complementary offers from Service Canada including the *Serving All Canadians* to organizations working with clients presenting signs of vulnerability.

**Different sessions are offered on the following dates and times:**

Date	Time	Language	Teams Link
Tuesday, January 30, 2024	10:30 to 11:30 a.m.	French	<a href="#">Click here to join the meeting</a>
Wednesday, February 7, 2024	1h30 to 2h30 p.m.	French	<a href="#">Click here to join the meeting</a>
Thursday, February 15, 2024	10:30 a.m. to 11:30 a.m.	English	<a href="#">Click here to join the meeting</a>
Thursday, February 22, 2024	10:30 to 11:30 a.m.	French	<a href="#">Click here to join the meeting</a>
Tuesday, February 27, 2024	1:30 to 2h30 p.m.	French	<a href="#">Click here to join the meeting</a>

No registration is required. To participate, simply click on the link that corresponds to the date and time that suits you, about ten minutes before the start of the meeting. We look forward to meeting you! Information provided by: Citizen Services Branch | Government of Canada

## Something new regarding your HEARING HEALTH coverage



**Your new insurer Canada Life now provides enhanced Hearing Health coverage.**  
Effective July 1<sup>st</sup>, 2023.

GROUPE FORGET, AUDIOPROSTHETISTS	POLYCLINIQUE DE L'OREILLE (Partner of Groupe Forget, audioprosthethists)
Guarantees and coverages	
<b>Batteries for hearing aids</b> New guarantee: Coverage: \$200/civil year	<b>Audiology services</b> Now covered: \$750/civil year, No prescription required
<b>Hearing aids</b> Increased protection: Now \$1,500 every 5 years	

For more details, consult your **Canada Life** insurer.

Groupe Forget, Audioprosthethists already offers benefits to ANRF members in Quebec with its **MAESTRO Hearing Health Program**.

**The Maestro Program** includes: a free hearing screening, discounts on a hearing aid maintenance kit, discounts on batteries, accessories and repairs.

For more details, consult:

[MAESTRO HEARING HEALTH PROGRAM - Le Groupe Forget](#)



## BECOME A CANDIDATE FOR THE BRANCH BOARD!



By **Jean-Marc Demers**, president of the 2024 nominations committee

The 3-year terms of Claude Larochelle, Gaston Simard and Diane Legros are coming to an end. While Diane is a candidate for re-election, Claude and Gaston are not. During our AGM on April 12, 2024, members will proceed to elect three directors.

I wish to underline that this is a good opportunity for you to take a close look at the business of the Branch, and become a volunteer. Why wouldn't it be your turn to offer your services to all members of our Branch. Let's offer to join a dynamic team!

To obtain an Application Form, [click on this link](#). For more information, contact us by email : [anrf@bellnet.ca](mailto:anrf@bellnet.ca) or with Jean-Marc Demers, president of the 2024 Nominations Committee at [jmd01@bell.net](mailto:jmd01@bell.net)



## Notices of Annual Meetings

### Annual General Meeting (AGM) - Quebec

PLEASE BE ADVISED that the Annual General Meeting of the members of the Quebec Branch will be held on Friday, **April 12, 2024, at 9:30 a.m. at Patro Roc-Amadour, Salle Père-Raymond-Bernier at 2301, 1st Avenue in Quebec City.**

**REGISTRATION IS REQUIRED** by email to: [anrf@bellnet.ca](mailto:anrf@bellnet.ca) , by telephone 418-661-4896 or toll-free: 1-866-661-4896 – **Registration deadline: March 28, 2024.** The agenda will be available on site and on our website [www.anrf-sq.org](http://www.anrf-sq.org) - Election of directors. Candidate Application Form available on our website.

- **GENERAL INFORMATION MEETING (GIM–SAGUENAY-LAC-SAINT-JEAN)**

PLEASE BE ADVISED that the GIM of the **SAGUENAY-LAC-SAINT-JEAN** members of the Quebec Branch will be held on **Friday May 10, 2024, at 9:30 a.m. at the Alma Hotel Universel.**

**REGISTRATION IS REQUIRED** by email at : [anrf@bellnet.ca](mailto:anrf@bellnet.ca), by telephone 418-661-4896 or toll-free 1-866-661-4896 – **Registration deadline: April 30, 2024.** The agenda will be available on site and on our website [www.anrf-sq.org](http://www.anrf-sq.org)

- **GENERAL INFORMATION MEETING (GIM–BAS-SAINT-LAURENT-GASPÉSIE)**

PLEASE BE ADVISED that the GIM of the **BAS-SAINT-LAURENT-GASPÉSIE** members of the Quebec Branch will be held on **Wednesday, May 22, 2024, at 9:30 a.m. at the Matane Hotel Riotel.**

**REGISTRATION IS REQUIRED** by email at: [anrf@bellnet.ca](mailto:anrf@bellnet.ca), by phone 418-661-4896 or toll-free: 1-866-661-4896 - **Registration deadline: May 10, 2024.** The agenda will be available on site and on our website [www.anrf-sq.org](http://www.anrf-sq.org)



## BAS-SAINT-LAURENT-GASPÉSIE REPORT

By **Sylvie Harrisson**, Bas-Saint-Laurent-Gaspésie Director

On November 13, I met Ms. Kristina Michaud, MP for the Avignon-La Mitis-Matane-Matapédia to describe the activities of the National Association of Federal Retirees (NAFR), to let her know our issues and the many problems generated by the transfer of the PSHCP from Sunlife to Canada Life. It was a good conversation.

I chair the committee on housing for seniors at the Matanie Seniors' Concertation Table (TCA-Matanie).

On November 30th, a lunch was held at the Café aux Délices restaurant in Matane.

We were 35 and one of our members, Danielle Doucet, gave us very good advice in preparing for tax season. Thank you, Danielle!



There were several door prizes, including a gift card to the SAQ.

In addition, one of our members, Micheline Durette, gave us 3 beautiful Christmas centerpieces. Thank you, Micheline!

I wish you all a Happy New Year 2024 and all the best for you and your families. Thank you for continuing your support for our Branch.

## Changing the date of the Annual Pensioner's Statement

The 2024 Annual Pensioner's Statement, including the Liaison Bulletin, will be published in mid-February.

If you do not get the documents in the mail by March 11, 2024, you should contact the [Government of Canada Pension Centre](#)



## SAGUENAY-LAC-SAINT-JEAN REPORT

By **Ghislain Lavoie**, Saguenay-Lac-Saint-Jean Director

Breakfasts in both Alma and La Baie are always attended by around 25 people. These members ask many questions and make additional requests. They are very active.

I sit on a provincial committee to make seniors' expectations well known. Among other things, we discussed the fact that seniors wish to include their end of life at home. To achieve this, home help must be increased, and caregivers must be provided more respite. In Scandinavia, around 80% of the elderly end their lives at home. Here in Québec, only 20% of them do so. To achieve this goal, we need housing for everyone.

In Chicoutimi, at least one co-op is refusing old people, by a decision of the Board. And what's more, to qualify, a minimum income of \$27,000 is required!

Our General Information Meeting will be held in Alma at Hôtel Universel, on May 10, 2024, at 9:30 am. We look forward to seeing you there.

My wish is for a year filled with happiness to all members.

Consult our web page at [Sub-Branch Saguenay-Lac-Saint-Jean](#) to stay informed.

## NEWS from the Tables de Concertation des Aînés (TCA)



By **Nicole Laveau**, Secretary to the Board of Directors TCA – National Capital

The "Table de concertation des aînées de la Capitale-Nationale (TCPA-CN)" has already met twice since the Fall. One of the roles of any seniors' round table is to provide the Minister of Seniors with ADVICE in relation to one of the five mandates included in the financial agreement.

On September 27, 2023, members held a workshop to identify regional issues and challenges. And at the following session, on November 29, we highlighted several possible courses of action. Several sub-themes emerged, such as:

- Promoting active aging among seniors
- Improving quality of life
- Highlighting the contribution of seniors
- Promoting healthy, safe and caring living environments
- Communicating and financing.

The item with the highest score was "improving quality of life". The few courses of action identified for this one are:

- offer a genuine home care program
- value the work of caregivers
- break isolation by encouraging social participation in various activities
- ensure that all essential and basic needs are met
- identify financial concerns.

Ageism also figures prominently in this reflection. At our next meeting, on February 28, 2024, we'll focus on prioritizing a few elements and developing a related action plan to provide an OPINION to the Minister.

If you have any comments and/or thoughts on this subject, please send them to [n.laveau@videotron.ca](mailto:n.laveau@videotron.ca) by February 20, 2024.





By **Serge Boisseau**, TCA Representative - Chaudière-Appalaches

Considering the time of year, you'll understand that our operations are slow.

So, I thought I'd list the organizations represented on our TCA/CA Board of Directors for a better understanding of why we've been involved for so many years, as well as our activities/networking.

So why set up a seniors' **"Table de concertation"** round table in Chaudière-Appalaches?

The Table de concertation is a structured forum for exchange of ideas, mobilization and suggestions for improvement to be passed on to decision-makers. The Table brings together a vast network of representatives from multiple sectors, who update and determine priorities for action to improve the quality of life and living conditions of seniors.

The following sectors are represented:

- Conseil des aînés de la MRC des Appalaches
- Table de concertation des aînés, Lévis, Saint-Lambert-de-Lauzon (Chutes-de-la-Chaudière est et ouest / Desjardins)
- Association des retraités de l'éducation et des autres services publics de Québec (AREQ)
- Société Alzheimer Chaudière-Appalaches
- Association québécoise de retraités(e) des secteurs public et parapublic (AQRP)
- Regroupement interprofessionnel des intervenants retraités des services de santé (RIIRS)
- CISSS de Chaudière-Appalaches
- Tables locales de concertation des aînés des Etchemins, de Beauce (Beauce-Sartigan), de la MRC de la Nouvelle-Beauce, de Montmagny-L'Islet et de Lévis-St-Lambert Lauzon
- Corporation de développement de la communauté anglaise de Mégantic (MCDCC)
- Regroupement des Centre d'action bénévole
- FADOQ-Région de Québec et Chaudière-Appalaches
- Maison des aînés de Lévis
- **Association nationale des retraités fédéraux - Section de Québec (ANRF)**
- Regroupement des AQDR
- Les Petits frères de Thetford Mines
- Carrefour des personnes âgées de Lotbinière (CPAL)

In closing, the TCA/CA wishes you a HAPPY NEW YEAR 2024.

## Webinar: Portrait of seniors in Quebec in 2023

What is the demographic weight of seniors in Quebec?

In what proportion do they work full-time or part-time?

Are they satisfied with their social life?

How many are involved in politics?

These are just a few of the questions answered by the [Portrait des personnes âgées au Québec](#), produced by the "Institut de la statistique du Québec (ISQ)" at the request of the "Secrétariat aux aînés".

During this webinar, to be held on Wednesday **January 31, 2024, from 10 to 11 a.m.**, the ISQ will present a selection of indicators outlining the many situations experienced by seniors. Please [Register](#)



## CSBE mandate on home care and support services

### Aging well at home: diagnosis for action

On November 16, 2023, Health and Welfare Commissioner (HWC) Johanne Castonguay published the third in a four-volume series in which she gives a mixed assessment of the extent to which the 2003 home support policy "Chez soi: le premier choix" has been implemented.

The updated home care policy, published by the Ministry of Health and Social Services in 2023, does not propose any new measures likely to bring about the necessary improvements.

The result is a complex, unintegrated home support system that is often difficult for users and caregivers to navigate. In this report, the CSBE notes that:

- Not everyone with the same health needs has access to the same services. The presence of family caregivers and the financial situation of users modulate clinical decisions regarding services offered to people with disabilities;
- Accessibility is unsatisfactory: access routes to home care services are not easy to understand, the various programs are not well known, and the process of assessing them is often long and complex;
- User assessment practices are heterogeneous, unsystematic and sub-optimal;
- There are no common quality standards or duly documented quality indicators for home care;
- The division of roles is problematic: there is duplication of services, blurring of roles, lack of coordination and even competition between service providers.

To consult the report : [Bien vieillir chez soi - tome 3: poser un diagnostic pour agir, degré de mise en œuvre de la Politique de SAD de 2003 au Québec \(gouv.qc.ca\)](#)

## Federal Retirees Webinar on the Canada Pension Plan and Alberta's Projected Pension Plan

In November, the Federal Retirees set up a Webinar on the Canada Pension Plan (CPP) and what it would mean to see Alberta leave it to create its own pension plan.

Due to overwhelming demand, registrations for the webinar flew like hotcakes, and many members who wanted to register were unable to do so.

That's why we're making [the recording of this webinar available on the Federal Retirees website](#). Hosted by Federal Retirees and moderated by Rick Brick, District Administrator for the Prairies and Northwest Territories, [this webinar](#) featured speaker Jeffrey Hodgson, Managing Director, Global Investments, Canada Pension Plan Investment Board, and covered the history of the CPP, its performance and the potential impact of an Alberta Pension Plan (APP).

In September, the Alberta government presented the report it had commissioned on the possibility of leaving the CPP and creating an APP.

NAFR is therefore sharing **the recording of this webinar**

That same day, Federal Retirees asked its members if they supported the Alberta government's proposal to leave the CPP. Their response was strong. In one day, more than 10,000 members responded. The majority, that is 95%, opposed the proposal. When asked if Federal Retirees should take an active role in defending the CPP and the Quebec Pension Plan (QPP), 95% responded with a resounding "yes".

Members are worried. They have questions, and they're being listened to.



## AMONG LEGIONNAIRES IN OUR REGION

By **Jean-Marc Demers**, Secretary General

We like to give some visibility to the concerns and activities of members of the Federal family, namely the Canadian Legion in Eastern Quebec, taken from the Canadian military history magazine LEGION.

In today's text, we encourage you to read an article by military historian and professor J.L. Granatstein in the January/February 2024 issue of this magazine, pages 88-89. Prof. Granatstein writes on his thoughts on Canada and the new Cold War under the title: *Is Canada doing enough to protect its Arctic?*

Mr. Granatstein points out that since some ice is melting in the Arctic.

The ocean will be increasingly used by foreign cargo ships, including Chinese ships, which are already taking natural gas deliveries from Russian Arctic ports. This is of interest to Russia. China has observer status on the "Arctic Council", despite its lack of territory in the region. This Council has not met since the Russian invasion of Ukraine!

China is building a 3rd icebreaker capable of damaging pipelines and cables. What's more, China has installed underwater sensors capable of tracking American and British submarines, something Canada does not have. Canada is increasing its weaponry, but it will be some time before any deliveries materialize. Right now, Canada's capabilities are limited.

I highly recommend reading this article.



Scan this QR code with the camera of your cell phone or tablet **to go to our website** where you will find more content about our activities.

## SOCIAL ACTIVITIES

ACTIVITÉS  
SOCIALES  
ET VIRTUELLES



The Branch celebrated its volunteers in the highly enchanting setting of La Citadelle de Québec!

It all began with a tour of the Residence of the Governor General of Canada in Quebec City, followed by a traditional holiday meal at the Citadelle's Officers' Mess.

## MERCI à nos bénévoles à la CITADELLE – 2023/11/28

Photos / Sylvie Gosselin



## ERRATUM - Our apologies to the members representing NAFR and the Quebec Branch at the Salon FADOQ 2023.

Our invaluable volunteers were: Claude Larochelle, Gilles Chevalier, Roland et Denise Langevin, René Grenier, Sylvie Gosselin, Guy Abel, Pierre Marquis, Edna Richer, Micheline Lefrançois et Jean-Marc Demers.



LE SALON **fadoq**  
50 ANS +

Régions de Québec et Chaudière-Appalaches

13 au 15 octobre 2023

Centre de Foires d'ExpoCité (Québec)



## Monthly Branch's breakfasts



IN  
QUEBEC:

Last Wednesdays of the month, 8:30 a.m. at the restaurant [Normandin](#)  
986, rue Bouvier, Quebec, G2J 1A3. 418-627-1265

IN LÉVIS:

1st Thursday of the month at 10 a.m., at the [Délice Resto Lounge](#) 146,  
[Président-Kennedy, Lévis](#), G6V 6C9. 418 833-2221

IN LA BAIE:

1st Tuesday of the month, 9:00 a.m., [Chez Mike](#), [285 blvd de la Grande Baie nord, La Baie](#), G7B 3K3. 418 544-8228

IN ALMA:

The last Wednesdays of the month, at 9:00 a.m., at the [Pacini, Hôtel Universel](#), [1000 blvd des Cascades, Alma](#), G8B 3G4. 418-668-0872



Our monthly breakfasts are as popular as ever:  
join us!

Photos taken by  
Micheline  
Lefrançois at  
the breakfast of  
Lévis, January 4  
2024.



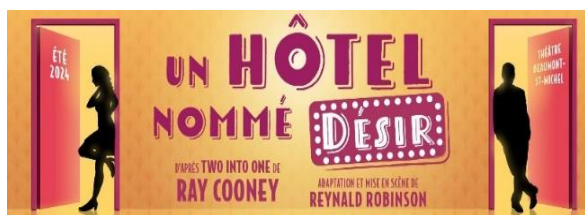
## Beaumont St-Michel Summer Theatre 2024

We're already gearing up for our summer activities. The Quebec Branch will once again be offering you the chance to buy tickets in advance at the Théâtre Beaumont St-Michel, at an advantageous price for a group purchase.

**Date: July 10, 2024.**

Diane Legros prepares of the event.

We'll get back to you with information on how to reserve. See you soon!



**Golf**, a popular summer activity, will resume in May 2024. More information will be provided in future issues.

**Sugar Bush**, Guy Abel prepares this very popular activity with the L'Érablière du Cap. More information in upcoming issues.





Edna Richer,  
Coordinator

## Branch Office Hours

**Schedule: 1:00 p.m. to 4:00 p.m., Monday to Thursday**

Telephone: (418) 661-4896 toll-free: 1-866-661-4896

Email: [anrf@bellnet.ca](mailto:anrf@bellnet.ca)

Website: [anrf-sq.org](http://anrf-sq.org)

[Suivez-nous sur FACEBOOK](#)

You can leave a message in our voice mailbox at any time;  
**we'll be happy to call you back.**

## Members of the Communications Committee and Collaborators



Micheline Lefrançois



Edna Richer



Diane Legros



Gilbert Sauvé



Marianne Lafond



Pierre Marquis



Claude Larochelle



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***NEXT ISSUE March 15, 2024***

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