



# Together, we're strong



# About Federal Retirees

Promoting retirees’ financial security, health and well-being is the National Association of Federal Retirees’ raison d’être and we have many voices behind our mission. As the largest national advocacy organization representing active and retired members of the federal public service, Canadian Armed Forces, Royal Canadian Mounted Police (RCMP) and retired federally appointed judges, as well as their partners and survivors, we have been advocating for these priorities for our members and for all Canadians since 1963.

We have close to 170,000 members; approximately 60,000 of whom are veterans and their families. Our organization is committed to building an association that values diversity, equity and inclusion by encouraging and supporting respect for the dignity, beliefs and values outlined in the Canadian Charter of Rights and Freedoms and all applicable provincial human rights codes. We believe every Canadian, today and in the future, should benefit from better retirement income security and a strong, sustainable health-care system.

Above, clockwise from top left: Members Ann Rendell, Barbara Uteck and Don McKay.

Cover, clockwise from top left: Sheryl Busser with her dog Greta; Rosanne Quan and her husband, Ken; astronaut Robert Thirsk; and Maggie Munoz.



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## Contact

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### Write to us

865 Shefford Rd., Ottawa, Ont. K1J 1H9

### Email us

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**Join us:** [service@federalretirees.ca](mailto:service@federalretirees.ca)

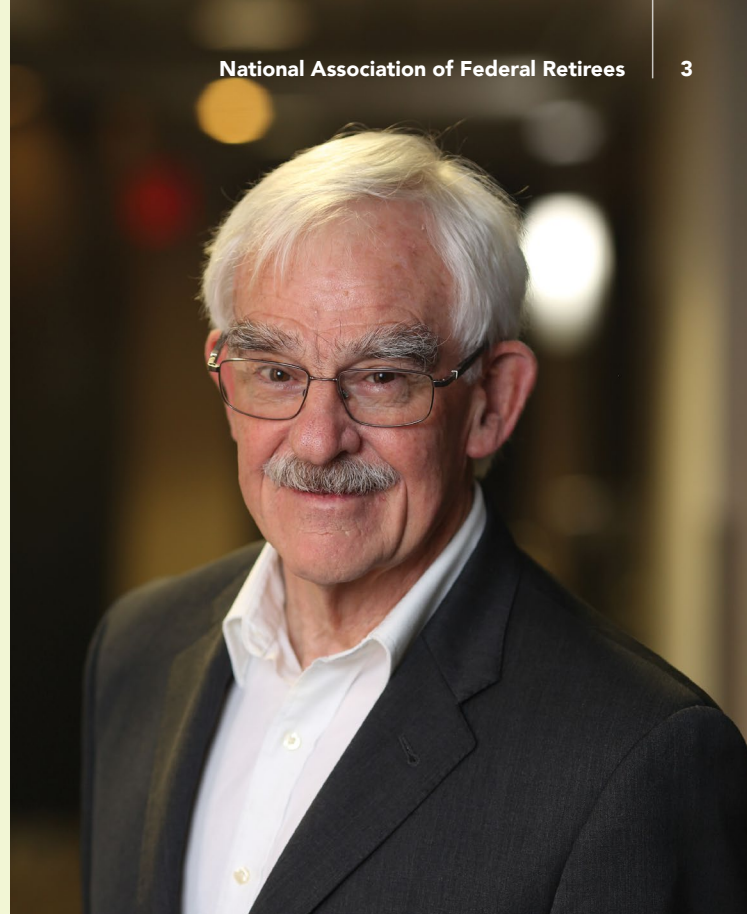
**Media assistance:** [communications@federalretirees.ca](mailto:communications@federalretirees.ca)

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# 2023 had a number of wins

BY ROY GOODALL

Successful advocacy and an encouraging member survey suggest we're on the right track.



In the end, 2023 proved to be a good year for the National Association of Federal Retirees. That's thanks to a number of people, starting with our members. Every person in our nearly 170,000-member roster helps make our voice stronger. We thank you for joining the association, joining in our priorities and trusting our ability to advocate for them.

When I say "our" in reference to advocacy, I'm talking not only about our national office staff, but also the 1,000 association champions across the country who work hard on a volunteer basis for the association. It would be impossible to do this work without their help. If you're someone who wants to join these ranks, do reach out as we can always use more volunteers.

Speaking of satisfaction, it was wonderful to see the results of our membership survey of 2023, not just because of the resounding response — a full 18,673 or 21 per cent of the 88,174 members invited to respond did so — but also because those who did respond rated our services so highly.

The results told us 86 per cent value their membership, with 93 per cent saying the association provides essential information and 87 per cent

saying it provides valuable services. Member priorities included advocacy (89 per cent), the preferred partner program (69 per cent) and public advocacy campaigns (66 per cent), among several others.

When it comes to advocacy priorities, those that ranked the highest were pensions (96 per cent), health and dental plans (96 per cent), long-term care (90 per cent) and a national seniors strategy to support better health and quality of life (86 per cent).

Along with the 60th anniversary of the association's founding, in 2023, we had 95 productive meetings with MPs, including the president of the treasury board and the then-seniors minister, and we had three provincial elections during which we made our views known. Our members wrote letters to newspapers and MPs and we published

op-eds in national and metropolitan daily newspapers on everything from our work on ageism to Alberta's possible exodus from the Canada Pension Plan.

We fought hard for our members' rights to a smooth transition of the Public Service Health Care Plan from Sun Life to Canada Life, and we supported members, even adding additional temporary staff, when things went wrong for so many. We will be there for members again when the dental plan provider changes, though in the meantime, we're doing what we can to ensure that it will be a much smoother process.

As we forge ahead in 2024, I wish you good health and financial security now and in the years to come. You can bet Federal Retirees will be advocating for it.

# Message from the CEO

BY ANTHONY PIZZINO

At Federal Retirees, 2023 gave us many reasons to celebrate.



The year 2023 was a celebration of wins — both historical and present day — for Federal Retirees. We marked the association's 60th anniversary, honouring such gains as the full indexation of pensions, something we secured in 1973, and the establishment of a Pensioners Dental Service Plan, which came about in 2001.

One 60th anniversary event was a travel contest that attracted 19,344 contestants vying for \$76,000 in prizes and generated 1,219 new member referrals. *Sage60*, our digital-only magazine, was developed and introduced as a 60th anniversary legacy project.

We continued to advocate on several fronts, including supporting members having problems with the Public Service Health Care Plan (PSHCP) transition to a new provider, which came into effect on July 1, 2023. While the association, along with other partners, was involved in improving plan benefits, there was no role for the bargaining agents or the association on implementation. To say it was a rocky transition is a major understatement. The change to the new provider yielded thousands of calls and emails to our association and overwhelmed our small client services team. As part of our political outreach

on this file, we met with Treasury Board President Anita Anand to get answers on the debacle, and our advocacy staff continue to press for improvements.

On other fronts, our staff and volunteers met face-to-face with MPs, including then-seniors minister Seamus O'Regan. There was progress on our priority of national standards for long-term care, which the federal government wrote and released. Now we're focused on making them mandatory.

We continue to advocate for our core priorities — retirement income security, benefits, a national seniors strategy, veteran well-being and pharmacare, the latter of which has seen tangible progress in 2024. We made submissions to the standing committee on finance prior to the 2024 budget; we raised our profile by publishing several op-eds in newspapers with national reach; we articulated priorities to candidates in

the three provinces that elected new politicians in 2023; and globally, we fought for a Convention on the Rights of Older Persons at the United Nations.

Our membership ranks have recovered from the impact of the pandemic, and we remain on solid financial footing. See our financial statements here: [www.federalretirees.ca/en/at-a-glance/financial-statements](http://www.federalretirees.ca/en/at-a-glance/financial-statements). We finished 2023 with seven straight months of growth, an enviable 94.1 per cent retention rate and 169,853 members.

Thanks are also in order. Thank you to our first-class national office staff, whose hard work and professionalism make my job easier. Thanks to our partners who contribute to our membership loyalty. And thanks to our members, volunteers, branch presidents and our board of directors for giving so freely of their time to improve the lives of retirees and older persons in Canada.

**94%**  
retention rate

**169,853**  
members

**60**  
years of supporting members

# Advocacy at work

On a mission to make a difference



Federal Retirees is at its core an advocacy organization that fights for the financial security, health and well-being of its members and older adults in Canada. Our highly competent team of public affairs, political engagement and policy professionals has had a number of notable successes.

## Operation engage

We depend on our volunteers to help with our advocacy work and many stepped up this year.

- We consulted with advocacy volunteers whose experiences and insight from across the country informed the association's submission on the much-anticipated Safe Long-Term Care Act, aiming to make long-term care standards mandatory, enforceable and accountable.
- As part of the 2024 pre-budget consultation process, volunteers presented at hearings of the Standing Committee on Finance in Quebec, Winnipeg and Vancouver. Volunteers also attended the hearings in Halifax and Fredericton.
- We participated in four consultations held by the Canadian Medical Association on the future of Canadian health care in Toronto, Montreal, Vancouver

and Halifax. Volunteers from Prince Edward Island, New Brunswick, Newfoundland and Labrador, British Columbia and Saskatchewan also attended virtual sessions.

## PSHCP transition

The transition of the Public Service Healthcare Plan (PSHCP) from Sun Life to Canada Life was challenging for many members, causing financial and emotional stress and frustration.

The association responded by adding temporary staff to deal with the inundation of calls and emails from members who sought help with the positive enrolment process, were trying to navigate their benefits, address reimbursement issues, escalate critical problems and share their feedback with the association and the pensioner representative.

From right, Federal Retirees president Roy Goodall, vice-president H el ene Nadeau and then-seniors minister Seamus O'Regan met in 2023.

## Our advocacy priorities



**Retirement income security**



**National seniors strategy**



**Veterans well-being**



**Pharmacare**

### Op-eds

CEO Anthony Pizzino, president Roy Goodall and board member Connie Kehler, penned op-ed articles about National Public Service Week, National Seniors Day, the Manitoba election, the Alberta Pension Plan, mandatory national standards for long-term care and federal budget priorities. *The Globe and Mail*, *Ottawa Citizen*, *Winnipeg Free Press* and *the Hill Times* published our op-eds.

### Alberta's potential exit from the Canada Pension Plan

When Alberta Premier Danielle Smith released the Lifeworks study on the potential exit of Alberta from the Canada Pension Plan, the advocacy team kicked into gear and polled members about their support for Smith's plan. The results were stark: 95 per cent of the 10,294 respondents were against her plan while five per cent were in favour. Asked if Federal Retirees should actively defend the CPP and QPP, 95 per cent agreed that the association should do so. CEO Anthony Pizzino also penned an op-ed on the subject, as requested by the *Globe and Mail*, and appeared on a radio call-in in Alberta. Efforts to stymie this bad idea continue.



### UN Convention

Work continued with the Canadian Coalition Against Ageism and the Global Alliance on the Rights of Older Persons to push for the United Nations to adopt a UN Convention on the Rights of Older Persons. A delegation appeared at talks in New York at the Open Ended Working Group on Ageing in spring 2023.

Left: Then-seniors' minister Kamal Khara and Federal Retirees' director of advocacy Sayward Montague at the United Nations.

## By the numbers

# 96%

members who say federal retirees' and veterans' health- and dental-care plans are important

# 90%

members who say long-term care should be a priority for association advocacy

# 89%

members who say the overall advocacy the organization does is "important" or "very important" to them

# 84%

members who say the well-being of veterans and their families should be an association priority

# 7,903

letters to MPs as part of the 2024 budget campaign

# 564

letters to politicians on long-term care standards

# 246

letters to candidates in Alberta's election

# 6

townhalls leading up to three provincial elections



### Members make it work

Our members and branches worked hard to get meetings with MPs. For example, when in Gatineau for the AMM, Nova Scotia members met with Mike Kelloway, MP for Cape Breton-Canso, while the Nanaimo and area branch volunteers participated in a seniors' health-care roundtable hosted by MP Gord Johns and NDP Leader Jagmeet Singh.

From left, Cape Breton Branch president James Wheelhouse and Nova Scotia advocacy program officer Michelle Langille met with MP Mike Kelloway during a June visit to the National Capital Region.



### Federal advocacy takes action — Reach 338

Our Reach 338 initiative is dedicated to meeting as many members of Parliament as possible and in 2023, our volunteers and staff met with 95. This is no small feat. Some MPs we had the pleasure of meeting include then-seniors minister Seamus O'Regan; Treasury Board President Anita Anand (shown above between president Roy Goodall and CEO Anthony Pizzino); NDP Leader Jagmeet Singh; Anna Roberts, shadow minister for seniors; Darren Fisher, then-parliamentary secretary to the minister for seniors, and Joanne Thompson, chair of the federal seniors caucus.

### Phoenix action

Phoenix pay system problems continue and staff members have fielded hundreds of calls and continue to provide support to affected members. An April 2024 survey of members who'd retired since 2016 found 70 per cent of respondents were affected. The most common were problems with regular pay, severance/vacation pay and notices of overpayment after retirement. Most issues reported began prior to 2017 — except for overpayments, which have been consistently reported every year since the implementation of Phoenix. Most issues take more than one year to resolve, and new problems continue to crop up. The Public Service Alliance of Canada has reported that the Phoenix backlog has grown to 400,000 cases.

**37%** members reported issues with regular pay

**33%** reported being contacted post-retirement about an overpayment

**43%** reported an issue with severance

### Our members speak

"My severance payment (approximately \$55,000) was delayed by 15 months after my retirement. It was only after I asked my local MP's office for assistance that I received any suitable response or action from the Phoenix pay centre."

"Was told I owed \$9,000. It was payment that I told them to stop [making] as I was retired. They kept paying for about five months after I retired. I was sure I had paid it all back, then five years later, I get a notice I owe \$9,000 more."

# Making membership count

A partnership that pays off



Federal Retirees' successes are powered by its members — an ever-growing, engaged group that was close to 170,000 strong by the end of 2023. Spearheaded by a small but mighty team of marketing, communications and service specialists, the association gained 12,613 new members last year and boasted a 94.1 per cent retention rate, both enviable achievements in Canada's post-pandemic not-for-profit landscape.

## Fuelling growth

The association's membership grew in each of the last seven months of 2023, contributing to an annual net increase of 1.7 per cent against a growth target of 1.1 per cent. This was a new record high following 2022's then-record growth.

More than 83 per cent of the members we surveyed in 2023 indicated a high level of engagement with our affinity partners, so we aimed higher.

We welcomed IRIS Optical as a new preferred partner, introduced belairdirect home and auto insurance, which replaces the Johnson brand, and signed a new agreement with Red Wireless-Rogers as a replacement for SimplyConnect wireless solutions. Total preferred-partner revenue in 2023 exceeded \$1.7 million for the first time, an 18 per cent increase over 2022 non-dues revenue.

## Let's get digital

Our team made great strides in setting the stage for a new and diversified marketing strategy. This includes a digital roadmap, with significant work conducted on key

components such as a marketing and communications plan outline, messaging and branding; a UX (user experience) audit of the website; preliminary creative concepts to support digital marketing campaigns and a solid foundation for a renewed and redesigned national website.

## Service plus

It was all hands on deck to support impacted members when Canada Life fell short in its service standards during the transition of the Public Service Health Care Plan (PSHCP) from Sun Life. The association added more resources to address the significant workload and consequential shortfalls. Calls handled rose from 20,798 in 2022 to 32,785 in 2023, a 57 per cent increase, while emails responded to went from 32,918 to 40,211, a 22 per cent rise.

## Sage

Sage magazine, the association's quarterly print magazine, generated \$285,000 in advertising revenue in 2023. It also received the Canada Periodical Fund grant of \$339,864.

Suzanne and Luc Vienneau won the grand prize in the 60th anniversary travel contest. Photo: Patrick Doyle.



### Recruiting by referral

Harnessing the power of its membership, the association launched its fifth Mega Recruitment Drive in September, generating a record 1,163 referrals — a 13 per cent increase over the 2022 campaign.

From her small Newfoundland outpost of just 560 residents, Joanne Morrissey has been the recruitment drive's most enthusiastic recruiter for several years in a row. This year, she won the award for most referrals for the fourth year in a row and she also won the award for most members recruited. She reaches out to people she knows are eligible and shares the benefits of membership with them. She wishes each member would recruit just one other, and the association would double its membership overnight.



## Preferred partner list

**Alamo**

**Arbor Memorial**

**belairdirect car and home insurance**

**Choice Hotels**

**Collette**

**Énergie Cardio**

**Enterprise**

**GoodLife Fitness**

**HearingLife**

**IRIS**

**MEDOC Travel Insurance through Johnson**

**National Car Rental**

**Red Wireless-Rogers**

**Relocations Services Group**

**Tradex**

**VIA Rail**



### A big anniversary

Federal Retirees marked its 60th anniversary in 2023. It celebrated accomplishments over the years, held a travel contest for members in honour of the anniversary and launched a new digital magazine, *Sage60*, as a legacy project in honour of the milestone year.

### Survey says...

Our members are indeed engaged and are imperative in helping guide our advocacy work. They are community-minded, love to travel and support advocacy work on issues that impact all older Canadians, not just federal retirees. We conducted a member engagement survey in November and a whopping 18,673 responded, providing valuable data that will inform our policies and ourselves on the needs of our members.

# 93%

**agree that the association provides information that's important**

# 96%

**say federal retirees' and veterans' pensions are important**

## What's on tap for 2024

- A new national website
- Digital marketing campaign plan
- Two new preferred partners
- Launch *Sage60*, the association's first digital-only magazine
- Sage's 10th anniversary



## Our vital volunteers

They are champions for the organization. Here's a snapshot of some of them.

As Federal Retirees president Roy Goodall and CEO Anthony Pizzino have each said many times, one reason our association is successful is thanks to a group of dedicated and tireless volunteers. From organizing and attending meetings with MPs to recruiting members, volunteers keep our organization vital. They are connected to their communities and are champions of advocacy. We salute them here with a sampling of their work across the country.

### Quebec's all-women board

A mighty group of women makes up the entire nine-person board of directors of Quebec's Mauricie branch. This is also the only woman-led branch in Quebec, a province that has six branches. "Our communication is our strength," vice-president Lyse Gervais told *Sage*

magazine last year. "We are all in sync, everyone has the same information at the same time." The board has also been strong in building institutional memory so when it's time to turn over the reins, the information a new executive needs will be there. And while the executive is all-female, the branch

also has plenty of men who volunteer as well. "The quality of our volunteering has nothing to do with gender," Gervais says.

The 2022–23 Mauricie branch board (from left), Monique Déry, Jacynthe Trudel, Nicole Hébert, Johanne Champagne, Rachel Baril, Célyne Houde, Lyse Gervais, Josée Mayer and Lyna Bellerive.



### A uniquely qualified APO

Renate Sutherland is not a federal retiree, but she's as dedicated as any of our members who are. Married to a biologist who retired from the Canadian Wildlife Service, Sutherland joined the association in 2016 and strongly believes in advocating for a safe and comfortable retirement for all Canadians. A member of the Nanaimo & Area Branch, she has served as advocacy program officer (APO) for British Columbia since November 2022. No stranger to advocacy work, Sutherland's career was dedicated to working with vulnerable populations and she continues to do so in a volunteer capacity in Qualicum Beach, where she lives.

### A man who gets things done

Guy Bird is a people person. A long-time member — he retired in 2001 — and volunteer with Federal Retirees, he served on the national board of directors for the British Columbia and Yukon district and is now vice-president of the Central Okanagan branch. He also volunteers for the Alzheimer's Society, having been his wife's caregiver when she had the disease. These days he runs a support group for those now in his position. "You've got two choices: You can sit and wait for the grass to grow, or you can plant some seeds and pour water on it and see if you can make it grow," he says. "I'd rather do that."



**Our association runs and succeeds thanks to a group of tireless volunteers.**



## Did you know?

- The Canadian Longitudinal Study on Aging found that those who engaged in positive social interactions such as volunteer or charity work had significantly higher prevalence of successful aging, which includes no limitations on daily living as well as good physical and mental health, including no serious cognitive decline.
- Federal Retirees is the only national organization to adopt the Canadian Code of Volunteer Involvement.
- We count close to 1,000 volunteers who champion the work of our organization from coast to coast to coast.
- Volunteer positions are always available at Federal Retirees. Responsibilities range from chairing committees, joining advocacy campaigns, helping plan national and local promotional events, recruiting new members and new volunteers and providing training, administrative support and event planning for branches. For more information, email [volunteersupport@federalretirees.ca](mailto:volunteersupport@federalretirees.ca) or call 613-745-2559.

# Board of directors and branches

## Branches

The association's 77 branches are backed by nearly 1,000 active volunteers, representing the interests of 170,000 members. Many play pivotal roles as executives on their branch boards and engage in a wide variety of activities in support of the following branch core functions:

- 1. Advocacy:** Conduct branch-level activities that support and advance the association's strategic advocacy priorities and preserve its reputation.
- 2. Member recruitment and engagement:** Develop and execute initiatives to recruit, retain and engage members through activities, community outreach and social functions.
- 3. Financial management:** Manage branch financial resources, including budgeting, accounting functions and financial reporting.
- 4. Member support:** Provide support to members, typically on health and pension benefits issues, in the form of clarification and referral to appropriate resources.
- 5. Information sharing:** Gather, conserve and distribute information that is relevant to the association's members and activities, using a range of methods and technologies.
- 6. Volunteer support and development:** Focus on volunteer recruitment, development, recognition and succession, which ultimately supports effective branch leadership and the delivery of core services.
- 7. Governance:** Employ sound governance and oversight practices when participating in branch nomination and election process, as well as at the branch, regional and national meetings.

## 2023 Board of directors

### President

Roy Goodall

### Vice-president

Hélène Nadeau

### Directors, District of British Columbia & Yukon

Scott Hodge

Michael Jolicoeur

### Directors, District of the Prairies & NWT

Rick Brick

Connie Kehler

### Directors, District of Ontario

Dennis E. (Ted) Young

Carol Grieco

### Directors,

#### District of Ottawa & Nunavut

Robert Giroux

Dan Butler

### Directors, District of Quebec

Andrée Lise Provost

(until Nov. 24, 2023)

Pierre Bilodeau (until Dec. 1, 2023)

### Directors, District of Atlantic

Brenda Teed

Roland Wells

### Chief Executive Officer

Anthony Pizzino

## District branches

District of Atlantic:

19

District of British  
Columbia & Yukon:

14

District of Ontario:

21

District of Ottawa  
& Nunavut:

1

District of Quebec:

6

District of the  
Prairies & NWT:

16