



CN RAILVETS OF SOUTHERN ALBERTA E2
Feb 2024 Volume 14 Issue 1

EXECUTIVE

From the Presidents' Desk: Well, here we are, almost into February...wasn't it nice in November and for the most part, December? January, however, is showing real winter is still in our cards, with snow and extreme cold arriving on the first weekend and more snow and colder by the second weekend. As of January 27, we're back in Chinook mode (and have been for a while) and most of the snow around me is nearly gone. Hopefully not back to drought mode, so I'm crossing my fingers for more snow (maybe even lots of snow) but no more severe cold please! News on the Kerby front – new chef, Mathew, will focus on raising the food quality standard with more locally sourced, fresh ingredients. Sampled his cooking in November and had no complaints, however, the Christmas special was not that great. The posted menu still offers some delicious eats though. They've also renovated some spaces, including the Games Room, where we hold our functions. Freshly painted, new furniture, a cozy corner with armchairs and the games tables. It was very nice for our Christmas luncheon (read more inside). As some of you have already been contacted, the Federal government has announced plans for a National dental care program and Mercer has provided us with a synopsis – keep the pertinent page(s) of this newsletter for future reference. Results of our recent National election are also inside. Calgary has a couple of soon-to-be centenarians among us, Bill Smith in June and also, Russell Wilson will turn 100 in April. Please contact Brian or I if you wish to send either of them well wishes and we'll provide the address(es). If you are using Belair Direct Insurance, be sure to read the note under 'Johnson Insurance' inside.

Talk to me! Comments? Complaints? Suggestions? Call or email me. Sincerely, Judy Woods, President E2

UPCOMING EVENTS: Next Meetings:

Feb 12 - luncheon meeting

Mar 4 - possible regular meeting

April 1st no fooling! also Easter Monday, so probably **April 8**

May 6 or 13 - discussing 100th birthday celebration

June ? date to correspond with birthday plans

*Please note phone calls will be made on the Sunday prior to the meeting to confirm that specific date, especially during inclement weather.

Summation of E2 Donations for 2023

The following cheques were dated 2023:

\$100 Alberta Heart and Lung (in memory of Butch Whiteman)

\$100 Terry Fox run

\$100 Veterans Food bank

\$100 Calgary Food Bank

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All published CNPA newsletters can be read at cnpensioners.org.

**NEWSLETTERS AVAILABLE THE FOLLOWING TIMES:
February, June and October**

HOW DO YOU GET THIS NEWSLETTER?

1. by **Canada Post** (most expensive, our least desirable),
2. by accessing it yourself on **cnpensioners.org**,
3. by receiving it directly in your **email** in-box from our local council (best choice for us). Please advise Brian Woods at 403-280-9107 or woodsbj@nucleus.com if this option works for you.

Any changes to your pension - address, telephone number, power of attorney, death etc. must be called into **Life Works at 1-800-361-0739, toll free**. They can also help with all questions regarding your pension or rail pass.

NEXT MEETING: Feb 12/24

MEETING LOCATION: Games Room downstairs at the Kerby Centre, 1133-7 Avenue SW (403-705-3248)

TIME: 12:30

The Membership of E2 welcomes our New Members

- none

Happy Birthday wishes to:

- Eileen Merik March 7, 84 years
- Claire Roberts April 19, 93 years
- George Ellis April 23, 73 years
- Edith Nelson May 12, 90 years
- Evelyn Peterson May 21, 92 years
- CN June 6, 105 years – might be something happening
- Bill Smith June 19, 100 years young
- George Merik June 23, 87 years

Anniversary congratulations to:

- Pres & Vice June 24, 38 years (don't remind me)

Obituaries: none to report, keep up the good work!!

- No news is good news for this category

Want to see your name in print? Call to give us your details and maybe a story as well and we can make that happen. A pseudonym for any nefarious members could be arranged 😊.

Membership Advantages: The Scholarship Committee will deny any applications sent by non-contributing members children or grandchildren. **Only** contributing members receive the annual CN calendar, delivered to your home – for only \$1/month. Also added is an association with the travel discount company, Colette Travel, plus the opportunity to join the CNPA Blue Cross plan when you initially retire. If you join the Rail Roaders In The Community program, a \$100 bonus donation is available. Be a promoter of the CNPA and encourage any non-members you know to call Brian Woods 403-280-9107 where, for that mere \$1/month (by PRD), they will become members. Also, they'll receive a copy of this wonderful newsletter! **Please Note:** Membership for a Spouse or survivor is **not automatic**, but they are invited to attend meetings (no voting unless in good standing - paying that is) and special events. **Social memberships** are also available (\$10 paid to us annually), this entitles the member to attend all functions of the local, and vote on local, non-CNPA, matters. Matters of the CNPA may only be voted on by the Pensioner or the surviving spouse per the constitution. **New incentive to join** – There is currently an offer of a two-year FREE membership so let's chat up anyone about to retire!

Johnson Insurance

Johnson Insurance has merged with Belair Direct Insurance. If you are currently using Belair Direct, contact them immediately, identify as a CNPA Pensioner and ask for any available member discounts for your current policy.

This one's a good one: got a call from one of our members who was not happy with their home insurance bill increase of hundreds of dollars over last year. And what really frosted this member was the flippant attitude of their agent and his 'this is as good as it gets' attitude, and thought nothing of that large increase over last year, and this member has never had a claim! So, after phoning around to other firms, this member was able to reduce their bill by 37% which saved them \$700!! As the commercial used to say, "what's in your wallet?" In this case \$700 back in their pocket...it's your money.



Lighthouse at Cape Meares, Oregon, a favorite with tourists.

Did You Know...

If you bought \$900 (50 shares) of CN stock in December 1996, it would be worth about \$7500 and get quarterly dividends too!

Inflation since 1996 – what cost you \$100 for goods and services in 1996 will cost you \$176 today (76% increase – 2.1% per year average)! 😞

Christmas Luncheon

Held on December 11, 2023, with 15 people in attendance. It was good to see everyone and share a meal. My personal thought on the 'weekly special' that was on offer for our Christmas get-together...I would have preferred their BLT or the Kerby Burger as both are delicious. The fries are also very good and I understand the soup of the day was also tasty. Personally, for future get-togethers, I'm considering suggesting just ordering from the menu so we can have what we know is tasty. But I digress, the Kerby still offers us the very best deal in town (free parking downtown, accessible by C-Train, \$1 per person rent for our meetings and they are very flexible with our somewhat random schedule), so I am willing to continue availing them of their services. The newly renovated Games Room has been painted and furnished with new tables and chairs (which we arrange to suit ourselves) making it a very nice space to host our Christmas Luncheon and Picnic *IN* the Kerby events. Remember, these two events are open to friends and family, limited charges may apply if more people attend.



L-R Roland, Bruno, Mario, Brian, Judy, Linda, Lorne, Alain and Madeleine



Front row (backs facing) R-L: Linda, Lorne, Alain, Madelein and Terry. Back row (facing) L-R: Alice, Zela, Doreen, Judy, Roalnd, Bruno, Laura and Mario.

Upcoming Federal Changes

Federal Tax brackets are going up by inflation, this *should be positive* for most of us on fixed incomes. TFSA is increasing to \$7,000 from \$6,500 (hide more money from taxes 😊)

Top 7 Over 70 Gala

Again, this year on October 22, we were invited to fill a 10-seat table, courtesy of CN, at this event held in the Hyatt Regency Hotel downtown. Brian and I were under the Covid weather so were unable to attend. In our stead members, Linda Engel, Jack Marr, Charlie and Donna Pieper, Bruno and Zela Montens attended. Linda Engel was asked, with little or no prior notice, to do a presentation on behalf of CN to Janice McTighe (started Renfrew Educational Services). My thanks to all that attended for us and, especially to Linda for doing the presentation.

CNPA - Health Care Committee – Fall 2023 Meeting Update Committee Members SPEAKING Notes

The CNPA Health Care Committee representatives met in Montreal at the end of September to review the 2022- 2023 budget, discuss 2024 premium rate changes, review issues related to the Plan administration, anticipated future cost pressures and also the latest aspects of Blue Cross drug management programs. - Premium Rate changes - Every fall your volunteer CNPA Health Care Committee meets to review the previous year's Health Care Plan financial results. Like your personal expenditures this past year, drug costs (particularly new high cost drugs), rose by about 6%. Prescription drugs make up about 82% of all our Plan costs and those individuals who claimed over \$10,000 each increased 10% to 177. As a result, and to overcome the financial deficit we incurred, there will be some provincial increases to premium rates across Canada for 2024. We did however limit those increases where possible by using some of our reserve fund. - Plan Provision changes – While our ability to improve the Plan is limited when we are in a deficit situation, we continue make cost effective improvements whenever possible. In 2024, there will be an increase to the amount you can claim for annual eye examinations and also for foot orthoses and ambulances. We also adjusted the amount you can claim for Registered Nurses in your home and have also added Acupuncturists and Occupational Therapists as eligible specialists. - NEW Design for our Brochure – while the actual content of the Plan Brochure remains essentially the same (with the exception of the above changes) – we did a complete REVAMP of the entire brochure to make it easier to navigate, more visually appealing and hopefully for you, made some of the technical and administrative terms easier to read and follow. Please go to the website cnpensioners.org and click on

4-E2 HCC Notes continued

Healthcare to and click on MANUAL. - Work Related Injuries or Illnesses – many of our fellow railroaders were afflicted while at CN, by physical injuries, exposure to noise, chemicals, etc. which may not have become evident until well beyond retirement. While any or all of these issues may not be eligible for some sort of post-retirement claim, your doctor, or specialist may have an opinion that they may be linked to your former employment. If this is the case, you can go to our CNPA website cnpensioners.org, and click on Healthcare and click on WORKPLACE INJURY. Read the brochure and learn how to potentially file a claim with WCB. - Renewal letter coming to a mailbox near you in November – each November we write you to outline the changes to the Plan and Premiums for the following year. You can also lower the Plan Option at that time, which may help you reduce costs. On the above noted CNPA Health care section of the website you will find 2 areas which may help you reduce some of your costs. ONE is Blue Advantage – this is a program where Blue Cross has negotiated discounts for various medical services or equipment you may be purchasing. These discounts are exclusive to you as members of our Plan. The SECOND is a link to your available *SENIORS provincial government programs and services*. *Make sure you are taking advantage of both as it could reduce your costs!* - Making your claims online – Are you tired of filling out a Blue Cross claim form, attaching receipts and waiting for the claim to be processed? This can all be done online on your computer, or on a smart phone. It is paperless, and quick, with your payment direct deposited in a week or so. It is safe, confidential, and easy. *If you are not connected, get a family member or close friend to assist you.* Go to the Health Care section and learn how to get online under CLAIMS. Blake Olson Chair HCC

Election results and updates

On behalf of Gordon Wheatley and myself we want to thank you all for voting. We want to advise, that **Tim Urbanavitch** has come out ahead and is appointed the **Alternate Pension Committee Representative** for the Mountain Region. Tim's term is for 3 years. Tim now assumes a position on the Regional Council and can be added to your regional emails. Tim is also the regions' **Government Liaison Officer**. Want to also thank **Mike Englehart** for his application and strong showing. He is, as you all know, the **Chair of the MR scholarship committee**. As outlined in the previous email the other positions were acclaimed.

As an additional update, **Alex Hui** has stepped down as the president of the Vancouver local. **Judy Pearson** is now president and has assumed their local position on our regional council. As information, the CNPA Annual Directors Meeting is being held live in Montreal on Nov. 23/24. It will be a hybrid meeting with some attending by Zoom and some live. The CN pension committee is live in Montreal on Nov 22 and will include

an investment update, which should be interesting. These are the first live meetings since 2019. I will provide an update on both meetings on return. Question or comments, please let me know. Blake Olson, Secretary, MR Regional Council.



My recent way to brighten the winter, Amaryllis 'Aquaro', seven blooms in total.

CNPA – Annual Directors Meeting November 23/24 – 2023 - Montreal

The CNPA held their first live Directors meeting since 2019 in Montreal. The meeting was a hybrid model, with some attending virtually and most in person. The meeting was chaired by CNPA President Reg Hebert who did an excellent job in managing the technology, the busy agenda and keeping everyone involved and engaged. While there was significant discussion on a wide range of issues and activities, below is a brief overview of the key issues discussed and decisions taken.

1. The President's Report outlined the wide variety of issues handled this year. The introduction of a new and totally revamped website developed by webmaster George Rowan. It is not only is refreshed and easy to use, it is also generating internal and external traffic. He outlined how we developed and did an extensive presentation to CN with our recommendations to improve the indexation of the Pension Plan. While we were unsuccessful in our efforts, we did lay the critical ground work for future consideration. He also explained the push with CN on a wide variety of partnership issues, and an effort to find joint opportunities to benefit our members. Reg announced his "retirement" after his 4 years as President and current term comes to an end. We want to thank Reg for his strong leadership and tenacity over the past 4 years. He will still be actively involved as Past-President.
2. Financials – Treasurer Ron Charles took over the role this year and has handled everything professionally and with confidence. He reviewed the current financial status and the year-end outlook of a \$6,000 surplus due primarily to lower previous year fixed expenses. Ron also took the opportunity to do a 5 year budget projection with variables based on the demographics and annual membership drops. These projections will assist in future

5-E2 Director's Meeting continued

planning and budgeting. Our overall financial situation is very strong with a significant reserve fund. We discussed and approved authorizations for handling our investments and membership dues transfers. All the regions reported completions of their mandatory audits. These are required again in 2024. **3.** Membership – Our Co-Chairs Peter Maloney and Nancy Zajacz also took over in 2023 and both have done a very good job of organizing activities and distributing reports. They reported that in 2023, we have 285 “new” pensioners and 426 new surviving spouses. The number of pensioners lost each year is climbing. The percentage of “recruited” CNPA members was discussed and the efforts taken by locals should be shared. We also discussed the impact of the 24 month CN paid members thru the partnership agreement. When the process for producing and delivering Membership cards was discussed, here was a mixed reaction on what and how it should be done. In the end there was agreement on the following: **a.** Cards (new and replacement) will be produced and delivered every 2 months **b.** That Local Councils can request to have their cards only issued “on demand”. In other words NEW local members (or survivors) will only be provided a card should the Local request them after discussion with new local members. The local membership chair would advise the National membership chair to produce just the cards they need. **4.** Suzanne Dalzell - CN Head of Strategic Partnerships – did a presentation of the various programs she is involved with which are linked to the CNPA. The RRITC program is a long standing joint program benefiting pensioner’s charitable organizations. Suzanne announced the increase in the annual maximum eligible payments hours. She also reviewed some of the CN initiatives underway or being planned. This included tree planting events, Community Boards, a earth rangers program and also CN annual anniversary celebrations each June 6. More info coming on these programs. **5.** Johnson Insurance – in 2022, Johnson was acquired by Intact Insurance. Belairdirect Insurance. a subsidiary of Intact, has taken now over Johnson for Home and Auto Insurance. All of our members who use this service will receive direct communications from Belair at renewal time. Manitoba and Saskatchewan will lose access to Johnson/Belair and be transferred to a third party Insurer with no CNPA discount. Johnson will continue to offer Travel insurance to our members. Our Partnership continues despite this change and we continue to enjoy a strong rebate. We have been assured that service and rates will continue to be competitive. Our national website has been updated with the new links. **6.** Pension Committee Report – See the separate document on this subject **7.** Health Care Report – we discussed the current financial status of the plan and strategies for reducing the surplus with a focus on Atlantic rates, managing high claimants and balancing new benefits and provisions. There will be a refreshed brochure for 2024 available on the website in January. There was also a review of the membership options for the CNPA to address those who enjoy the Health Care Plan but do not pay CNPA dues. More discussion and decisions in 2024. **8.** Constitution and Bylaw changes – As usual, these documents were updated to correct issues or processes. Minor changes made to national election processes, Treasurer financial

approvals and the NFLD relationship with the Atlantic region were made. **9.** Partnership Agreement – Bruce Anderson updated us on the changes to the RRITC mentioned above and also other discussions ongoing with CN. It is hoped that discussions will produce meaningful discounts and benefits for our members. We will be actively pursuing the continuation of the Agreement before it ends in December 2024. **10.** Mike Mathews is the NEW CNPA Federal Government Liaison Officer replacing longstanding FGLO Jim Houston this year. He reviewed some of the recent legislation and outlined the ongoing efforts of his team to review and report relevant political issues to our executives and members. **11.** Communications Officer Report – Ken Roberts has done a superb job leading the CNPA Newsletter team. He explained the transition of the newsletter and frustrations of ongoing delays with CN publishing. We discussed the NEED for more grassroots articles and input. There was discussion on the possibility of making is a three colour newsletter and that will be reviewed with CN related to cost etc. Ken is stepping down after a 3 year term and will be replaced by Tim Urbanovitch from Edmonton. **12.** National Website – George Rowan did a review of the new revamped website. The fresh look and easy to find and access information has led to increased traffic and inquiries. More improvements and revisions will continue as it evolves to make it even better. There needs to be a review of Local Association information on the site and links to those locals and their information. Each local will need to be contacted about this. **13.** Patrick Lono of CN Pension and Benefits Administration – provided us with an excellent overview of the Pension group and how it assists pensioners and addresses their retirement and post retirement needs. There was discussion and questions on life Insurance, direct deposit, address changes, POA’s, accessing the portal, forms, CN passes and membership issues, pensioner communications and their annual audits. **14.** Darlene Cherry – who many of you know as the CN Pension and Benefits Admin leader, retired earlier this year. Her 40+ years helping CN pensioners and our organization over those years has been superb. Reg Hebert conferred a honorary lifetime CNPA membership to Darlene at the CN Pension luncheon. **15.** CNPA Elections (effective January 1, 2024) and appointments of National officers for 2024 **a.** *President* - Bruce Anderson, will also continue as CN Interface Officer **b.** *Past President* – Reg Hebert, will also continue as Scholarship Chair **c.** *1st Vice President* – Blake Olson, will also continue as Health Care Chair **d.** *Executive Secretary* – Ron Hewson **e.** *Membership co-chairs* – Peter Maloney and Nancy Zajacz **f.** *Treasurer* – Ron Charles **g.** *Regional VP’s* – Earl Garland, Arthur St. Hillaire, Ron Hewson, Joanne Gaborieau, Blake Olson **h.** *Communications Officer* – Tim Urbanovitch – *Associate* Joanne Gaborieau **i.** *Fed. Gov. Liaison Officer* – Mike Mathews **j.** *Health Care Chair* – Blake Olson – (Elected by the HCC) **k.** George Rowan continues as the *Webmaster*. Blake Olson

6-E2

CN Pension Committee / CN Pension Fund Update

November 2023

1. The CN Pension Committee met in person for the first time in 4 years on November 22. With the full committee and alternates attending, there was considerable discussion and lively interaction on the various topics and issues. The Committee reviewed and approved the most recent retirements and discussed some unusual cases. We also received a financial UPDATE from the CN Investment Division (CNID). Below are the highlights of the meeting and updates.
2. Indexation – (for those eligible) we approved the communications pensioners will receive explaining their 2024 indexation. The Canadian inflation rate last year was 6.8%, however the CN Pension Plan only allows for 50% of inflation for the previous year UP TO a maximum of 6% - so a 3% increase. Additionally the 3% increase is only applied to the first \$3250 of your monthly pension. So the maximum increase you can receive January 31, is \$97.50 ($\$3250 \times 3\%$) and a minimum of \$9.00 (\$4.50 for spouses). A letter explaining this will be included with the January pension statement. We are also monitoring the health of the Plan Escalation Account which is used to pay for these indexation increases. It is tied to the investment gains (and losses) in the Plan and its value has dropped the last couple years.
3. Future meetings – The Committee agreed to have the May meeting live in Montreal in addition to the November meeting (March and Sept. are still virtual). There was discussion and will be more review about possibly reinstating the Sept. out of town meetings at some future date.
4. On April 1, the last 1800 CN managers and supervisors will be removed from this Plan and placed in the CN Defined Contribution Plan (DC). This will leave only unionized employees as active participants in our Plan. The impact to Plan finances is negligible and has NO impact to our pensioners.
5. The CN Unions on the committee again raised the issue of their Improvement Account, and its significant negative financial status, which prevents Plan improvements for their members. Related to this, they also pushed the case for an increase to the maximum pension amount stating that inflation has and will continue to deplete the pension value over time. (the max has been \$60,000 since the 80's). There was no resolution, and no doubt they will have further discussions with CN. The Unions also raised the issue of portability of other pension plans into ours when people are hired at CN.
6. CNID Investment Update – Bruno Roy (President) outlined that 2022 was a very poor year financially for our Plan Fund finances when it lost close to 14% of its value. The good news is that in 2023 both the Equity and Bond Markets have recovered most of their 2022 losses. Year to date our Fund return is about 5.1%, which is promising. While the current situation is positive, there is still global uncertainty and economic headwinds, which also includes some 2024 recessionary concerns. The CNID is monitoring these issues and will react as appropriate. Interest rates are still high, which reduces the Plan liabilities. Accordingly, the Plan Solvency and Going Concern ratios continue to be very strong and the Plan is fully funded.

Blake Olson – Pensioner Representative – CN Pension Committee

Your Pension

Not much is changing this January 1st or in the new year (see below). One positive is that the Pension Indexing will be on your January 31 cheque, if eligible.

Calculation: The Canadian inflation rate last year was 6.8%, however the CN Pension Plan only allows for 50% of inflation for the previous year UP TO a maximum of 6% - so a 3% increase. Additionally, the 3% increase is only applied to the first \$3250 of your monthly pension. **So, the maximum increase you can receive January 31, is \$97.50 ($\$3250 \times 3\%$) and a minimum of \$9.00 (\$4.50 for spouses).** You should have had an explanatory letter included with your January pension statement. Blake Olson, Health Care Committee Chair

Centenarians

At the beginning of 2023, I received a list of the Mountain Region Centenarians, eleven names were listed but sadly five of those passed before reaching that milestone. Edmonton had all of them: Joyce Tilley (widow of Howard), Marguerite Davis (widow of George), Muriel Hume, James Leskewich, Norma Howard (widow of Lorne) and Joseph Gagne (widower of Betty). Brian and I presented the Calgary residents, Muriel Hume and Joseph Gagne, with their crystal hologram train and gift baskets on behalf of the Edmonton council.

I have the 2024 list of eighteen names, and we have already presented Marguerite Fisk (widow of Brian) with her crystal train and a gift basket on behalf of the Edmonton Council. In April it will be Russell Wilson and in June, Bill Smith both from Calgary. I am unaware of any specific 'birthday' plans for either of these gentlemen but will deliver the gifts on the agreed upon date with the families involved.

E2-1 Special Information

The following is a Mercer Synopsis of the new FEDERAL GOVERNMENT DENTAL Program, which should become available to most of our Pensioners this year and most will likely qualify for some benefit. This should receive wide communication, to your members and maybe in a future newsletter and potentially on the website. Blake

The Canadian Dental Care Plan

Who qualifies: *To qualify for the CDCP, the following criteria must be met:*

- no access to dental insurance (Not having access to dental insurance is defined as: not available through your employer or a family member's employer benefits; including health and wellness accounts; not available through your pension (previous employer) or a family member's pension benefits; or not purchased by yourself or by a family member or through a group plan from an insurance or benefits company.)
- an adjusted family net income of less than \$90,000
- be a Canadian resident for tax purposes
- and have filed their tax return in the previous year.

Canadian residents who have access to dental benefits through a social program offered by their province or territory and/or by the federal government will be eligible for the CDCP if they meet all the eligibility criteria.

When applications open

Applications will first open for seniors aged 87 and above in December 2023, expanding in phases to those aged 77 to 86 in January 2024, followed by those aged 72 to 76 in February 2024, then those aged 70 to 71 years in March 2024.

Individuals in these age groups who may be eligible will receive letters inviting them to apply, with instructions on how to validate their eligibility and apply by telephone.

In May 2024, an online application portal will open for seniors 65 and older. Persons with a valid Disability Tax Credit certificate and children under the age of 18 will be able to apply online as of June 2024. All remaining eligible Canadian residents will be able to apply online in 2025.

Seniors aged 87 and above – Starting December 2023

Seniors aged 77 to 86 – Starting January 2024

Seniors aged 72 to 76 – Starting February 2024

Seniors aged 70 to 71 – Starting March 2024

Seniors aged 65 to 69 – Starting May 2024

Persons 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

How to apply

Canadian residents who may qualify will be able to apply to the CDCP through Service Canada.

Starting in December 2023, letters will be mailed to potentially eligible seniors informing them that they may qualify for the plan and inviting them to apply. This letter will include a personalized application code and instructions on how to apply.

Only those who meet the following criteria will receive a letter with instructions on how to apply:

- are 70 years old, or will be 70 years old or older by March 31, 2024;
- have an adjusted family net income less than \$90,000 based on their and/or their spouse's or common-law partner's 2022 tax returns; and
- were a resident of Canada in 2022 for tax purposes.

From December 2023 until end of April 2024, seniors who receive invitation letters may call Service Canada to apply via an automated Interactive Voice Response (IVR) system. When applying, they will be asked for two pieces of identification and whether they currently have access to any type of dental benefits. The applicant will immediately be notified whether they have been successful in applying and are eligible. They will also receive a letter confirming this information.

Seniors aged 65 to 69 years and seniors who received a letter but were not able to apply by phone will be able to apply online starting in May 2024, followed by persons with a valid Disability Tax Credit certificate and children under the age of 18 years in June 2024.

Once an individual is determined to be eligible, Service Canada will share the applicant's information with Sun Life, the contracted service provider, for the purpose of enrolment into the CDCP. Sun Life will enroll eligible applicants in the CDCP and will send them a welcome package, including information on the CDCP, coverage details, their member card, and the start date of their coverage.

Canadians who are enrolled in the CDCP will be able to start seeing an oral health provider as early as May 2024, starting with seniors. The start date to access oral health care will vary based on when each group can apply, when the application is received and when enrolment is completed.

Appointments with an oral health provider should be scheduled as of their coverage start date, and no sooner, for the oral health care services to be covered under the plan. The CDCP will not reimburse oral health care services received before the start date provided in the welcome package from Sun Life.

E2-2 Special Information continued

What is covered?

To improve oral health outcomes, the CDCP will help cover the cost of various oral health care services, on the recommendations of an oral health care provider, when needed. Services that *could* be covered under the CDCP include the following, with some services only becoming available in fall 2024:

- preventive services, including scaling (cleaning), polishing, sealants, and fluoride
- diagnostic services, including examinations and x-rays
- restorative services, including fillings
- endodontic services, including root canal treatments
- prosthodontic services, including complete and partial removable dentures
- periodontal services, including deep scaling
- oral surgery services, including extractions

Health Canada is collaborating with provinces and territories regarding public oral health services, including the coordination of benefits between the CDCP and provincial and territorial publicly-funded programs. As part of a continuous improvement approach, the CDCP will be reviewed regularly based on data and evidence to ensure it meets the needs of Canadians.

How much will be covered?

The CDCP will help ease financial barriers to accessing oral health care for Canadian residents who do not have access to dental insurance. To limit the out-of-pocket expenses for people covered under the CDCP, oral health providers who enroll as service providers in the CDCP and provide oral health care services will bill the CDCP directly for reimbursement rather than having patients seek reimbursement from Sun Life.

The CDCP will reimburse a percentage of eligible expenses at the established CDCP fee rates. A co-payment is the percentage of CDCP fees that is not covered by the CDCP, and that people covered under the CDCP will have to pay directly to the oral health provider.

The percentage of co-payments will depend on the adjusted family net income as follows:

- no co-payment for those with an adjusted annual family net income under \$70,000;
- a 40% co-payment for those with an adjusted annual family net income between \$70,000 and \$79,999;
- a 60% co-payment for those with an adjusted annual family net income between \$80,000 and \$89,999.

Oral health providers *are encouraged* to follow the CDCP established fees, which are not the same as the provincial and territorial fee guides, so that their patients do not face additional charges at the point of care.

Oral health providers

Eligible oral health providers include dentists; denturists; dental hygienists; and dental specialists.