



**SASKATCHEWAN
RETIRES
ASSOCIATION**

THE ADVISOR

SPRING 2025

MESSAGE FROM YOUR SRA PRESIDENT AND BOARD OF DIRECTORS

**CELEBRATING 50 YEARS –
A MILESTONE WORTH REMEMBERING!**

Spring is here, and with it comes the excitement of a truly special year for the Saskatchewan Retirees Association (SRA)! We are thrilled to celebrate our 50th Anniversary, a remarkable milestone that reflects the dedication, passion, and hard work of our members and volunteers over the past five decades.

Your SRA Board is making 2025 a year to remember with a variety of exciting initiatives designed to celebrate our legacy, strengthen our community, and support the next generation. Here's a look at what's ahead:

SRA LEGACY SCHOLARSHIP PROGRAM – INVESTING IN THE FUTURE

As part of our anniversary celebrations, we're proud to introduce the SRA Legacy Scholarship Program. This initiative will provide scholarships to family members of SRA members pursuing post-secondary studies—especially in healthcare fields that enhance the well-being of seniors. Scholarships will be available at the University of Regina, the University of Saskatchewan, and Saskatchewan Polytechnic. Read more inside this newsletter!

MEMBERSHIP GROWTH & RECOGNITION PROGRAM – MORE REASONS TO JOIN!

We're making it easier—and more rewarding—than ever to be part of SRA! From June 1 to December 1, 2025, we're offering:

- FREE membership for new members who enrol in the SRA Health and Dental Plan
- \$50 cash reward for current members who successfully refer a new Health Plan member

This is your chance to help SRA grow, ensuring even more retirees benefit from our Health and Dental plans. Start spreading the word!

SPOTLIGHT ON SENIORS – SASKATOON MEMBER LUNCHEON (OCTOBER 7, 2025)

SRA has proudly supported the Spotlight on Seniors event for years, and in honour of our 50th anniversary, we're inviting SRA members to a complimentary luncheon at the event. It's a great way to connect, learn, and celebrate together!

SRA MEMBERSHIP EVENT – COMING THIS FALL!

This is our year, and we can't wait to celebrate with you. We're planning a special 50th Anniversary Membership event for this fall in Regina. Stay tuned for more details in the coming months and let's make 2025 a milestone to remember!

Your SRA Board of Directors

CHANGES COMING TO YOUR HEALTH AND DENTAL PLANS

The Saskatchewan Retirees Association (SRA) has been working closely with GMS to explore potential enhancements to our Health and Dental plans. After a thorough review, we concluded that our current plan already provides excellent benefits. As a result, no major changes will be made to the basic types of coverage currently available. We are starting to respond to your feedback and will begin to offer **greater flexibility and expanded options** for members. Some of the enhancements include:

- **Increased drug and dental maximums** – Members may soon have options to raise coverage levels at a reasonable additional cost.
- **Extended travel coverage** – We will be increasing lifetime coverage from \$1 million to \$5 million and are exploring the possibility of adding extra travel

days beyond the existing 60-day limit. While the extended day enhancement may take more time to implement, we expect to have it available in time for the winter travel season.

In addition, we are pleased to announce that SRA has renewed a **five-year agreement with GMS**, ensuring continued stability and high-quality service for our members. This long-term partnership will also allow us to explore further enhancements in the years ahead. The new agreement will support changes GMS is making to improve member services and response times.

More details on the upcoming changes, including specific details and premium rate changes for the 2025-26 policy year, will be outlined in our renewal letter this May. Stay tuned for further updates!

SRA LEGACY SCHOLARSHIP PROGRAM

WHAT IS THE SRA LEGACY SCHOLARSHIP PROGRAM?

The Saskatchewan Retirees Association (SRA) is proud to celebrate a major milestone—our 50th Anniversary! Since 1975, SRA has been a strong advocate for retirees from Government of Saskatchewan ministries, Crown corporations, and agencies. Over the years, our mission has expanded to include administering a group Health and Dental Benefits plan and providing valuable learning opportunities for our 4,400+ members.

The Legacy Scholarship Program reflects SRA's ongoing commitment to retirees and their families, fostering education, and strengthening our community. By investing in students who are dedicated to improving senior care, we are ensuring a lasting impact that extends well beyond this milestone year.

This initiative represents a \$75,000 investment in education and innovation in senior care.

HOW DOES IT WORK?

Fifteen scholarships, each valued at \$5,000, will be awarded to students attending:

- University of Regina
- University of Saskatchewan
- Saskatchewan Polytechnic

Application intake begins June 1, 2025, for the Fall 2025 semester.

HOW TO APPLY

To be eligible, students must verify their family connection to an SRA member as of December 31, 2024. This can be completed by visiting our website:

saskretirees.org/members/scholarship-verification-form

Once verified, students will receive a letter of eligibility to submit their application to their chosen institution.

The SRA Board of Directors encourages all eligible students to apply and wishes them success in their studies and future endeavours!



SRA'S ADVOCACY FOR PENSIONS

The SRA continues to work with Plannera to build a strong relationship that can benefit both SRA and Plannera members.

RETIREE REPRESENTATION ON THE PEPP BOARD

Retiree membership in the Public Employees Pension Plan (PEPP) has been growing steadily since 2006, when the Variable Pension Benefit (VPB) was

introduced, and retirees were first given the option to remain invested in the Plan and withdraw retirement income from it. The SRA presented the case for retiree representation to PEPP and Plannera representatives. For those who are interested, more information about this important issue can be found on the SRA website.

saskretirees.org/sra-services/pensions

PEPP'S NEW LIFETIME PENSION - A SECURE RETIREMENT INCOME OPTION



The PEPP is introducing Lifetime Pension, a new retirement income option designed for retired PEPP members aged 50 to 94. Launching in April 2025, this option ensures members receive guaranteed monthly income for life, providing financial security in retirement.

WHY CONSIDER LIFETIME PENSION?

Canadians are living longer, with many retirees surpassing age 85. Ensuring your savings last throughout retirement is more important than ever. Lifetime Pension offers a reliable solution, helping retirees plan with confidence and avoid the risk of outliving their savings.

KEY BENEFITS:

- Guaranteed lifetime income – Receive monthly pension payments for life
- Flexible enrolment – Join anytime up to age 94
- Inflation-resilient – Payments adjust annually based on fund performance

- Customizable survivor benefits – Tailor to your personal needs
- Complements PEPP's Variable Pension Benefit (VPB) – Providing flexibility and security

HOW DOES IT COMPARE TO A LIFE ANNUITY?

Unlike traditional life annuities, Lifetime Pension adjusts payments each year to maintain fund sustainability, ensuring members receive a fair and stable income.

FOR MORE INFORMATION

Retired and former PEPP members are eligible to enrol starting March 2025. To learn more visit: PEPP's Retirement Income page or call: **306-787-5442** or **1-877-275-7377**. To book a consultation call **1-833-787-3170** or email ric@plannera.ca

Many SRA members attended a webinar about the Lifetime Pension presented by Plannera and sponsored by the SRA. It is now available for you to view on our website. Check it out:

saskretirees.org/pepps-new-lifetime-pension

SRA BY THE NUMBERS

SRA Key Metrics 2024 - 2025

Here are some key metrics we put together to help show you how the SRA is meeting objectives while focusing on our member's needs.

SRA Members	4110
SRA Members with a Health Plan	3486
Individuals Associated with an SRA Member with a Health Plan	3486
New Members 2024	196

2025 Members Year to Date	45
Member Satisfaction (2023 Survey)	76.00%
Attendees for SRA sponsored Plannera Lifetime Pension Webinar	118

WE ARE LOOKING FOR VOLUNTEERS

Do you have experience with a community-based organization or have relevant experience with a previous employer? Are you passionate about the services we offer to members and ready to make a difference? We're looking for talented individuals to join our team!

WHY VOLUNTEER WITH THE SRA?

- You have a voice in the management of our organization and the administration of the SRA Health and Dental plans
- We work with other organizations to advance the interests of Saskatchewan seniors
- We have a positive & collaborative work environment
- You can make an impact on the SRA

Volunteers don't have to live in Regina. We have board and committee members who live outside of a 50 km radius of the city, and meetings are often held over Zoom. When travelling to Regina for in-person meetings, sustenance and travel are covered.

We value creativity, dedication, and teamwork.

HOW CAN YOU BECOME INVOLVED?

You can apply as a member of the Board or as a member of one of our committees.

POSITIONS AVAILABLE:

- 3 board members, and members for several committees:
- The Group Benefits Committee addresses our Health and Dental plans and manages our relationship with GMS.
- The Pension and Issues Committee works on pension opportunities and raises awareness of emerging issues relevant to our members.
- The Growth and Communications Committee focuses on information sharing and ways to grow our membership to ensure the sustainability of our programs.
- Membership Committee manages new member applications, member inquiries and the membership database.
- The Governance and Nominations Committee concentrates on organizational policy, bylaws, and future board procurement.

If you're ready to contribute to the SRA, we want to hear from you! Visit the SRA website at saskretirees.org/contact and fill out an application form for a volunteer board member, committee member, or both. **Apply Today!**

AGM REMINDER

Our Annual General Meeting is coming up soon, and we're looking forward to doing a 2024 review and discussing what's coming in 2025 with you. A buffet lunch will be provided. For those who are not able to attend in person, you will be able to view the webcast.

You will be provided details on how to register as we get closer to the meeting date.

Date: May 22, 2025 **Time:** 10:00 AM

Location: The Atlas Hotel, 4177 Albert Street, Regina, SK



MEMBER COMMENTS

Have a question? Suggestion? Let us know!

Saskatchewan Retirees Assoc. Inc.
c/o Walter Scott Building
3085 Albert Street Regina, SK
S4S 0B1

306-584-5552
www.saskretirees.org
skretireesinfo@gmail.com

