SASKATCHEWAN RETIREES ASSOCIATION
EST. 1975

THE ADVISOR

FALL 2026

PRESIDENT'S REPORT

Last year was a meaningful milestone for the Saskatchewan Retirees Association (SRA), as we celebrated 50 years of serving Saskatchewan retirees. As we look ahead, we are excited about the next 50 years and beyond, and our continued commitment to serving our members.

On May 21, SRA held a very successful Annual General Meeting, with more than 100 members attending in person, and additional members joining online. Bill Thomson and Brian McKay were re-elected to the Board, while Garth Ormiston and Doris Hammett joined the Board as new directors. Jim Engel was also appointed to the Board for a one-year term.

ACTIONS FROM OUR STRATEGIC PLAN

This year, we have been working through the key actions identified in our three-year Strategic Plan, which provides a clear roadmap for the future and will help position SRA to better serve its members. A key priority of the plan is membership growth. To support this objective, we initiated a media campaign with our partner, Bravo Tango. See the separate article in this newsletter for more information.

As part of our 50th Anniversary celebrations, we launched the SRA Legacy Scholarship Program—an important new initiative supporting our members and their families. **This year, the program offered one $5,000 scholarship at each of the University of Regina, the University of Saskatchewan, and Saskatchewan Polytechnic.**

In September, the Board approved a new three-year Legacy Scholarship Program for 2027, 2028, and 2029. Under this program, two $2,500 scholarships will be offered at each of the three institutions annually. The scholarships will be available for both entrance and continuing education programs.

OUR PARTNERS

This year also saw the introduction of **a new member service through our partnership with Trip Merchant**, providing SRA members with access to significant savings on a wide range of travel experiences. We were also pleased to have one of our members Joan Gourlie win the Trip Merchant system-wide draw for a free trip to Vietnam.

In October, we held a successful webinar presenting the results of our membership survey conducted earlier this year. The survey provided valuable insight into the needs and expectations of our members and will help guide the Board as we plan for the future.

One of the expectations identified through the survey was to explore additional member sponsorship opportunities, particularly in the area of health-related products and services. The Board has been working on this, beginning with a partnership with FYIdoctors. We hope to have more details to share with members later this year.

BENEFITS

We continue our long-standing partnership with our health and dental service provider, GMS, and are now in the second year of our new five-year agreement. We were particularly pleased that, following last year's pilot program, we were able to continue offering members extended travel-day add-on options as part of the July renewal.

This year, we also completed a comprehensive comparison of SRA's Health and Dental Plan with other senior health and dental plans available in Saskatchewan. The review, undertaken by Wiegers Financial and Benefits, concluded that SRA's plan remains competitive and provides strong value to our members.



AD HOC COMMITTEES

In recognition of our continued growth and the significant surplus SRA has accumulated over the years, **the Board established two ad hoc committees**. One committee is to review our surplus funds with the purpose of establishing a prudent, transparent, and sustainable framework for the management and use of surplus funds that directly benefit our members. This work is ongoing, and we expect to have more to report later this year.

A second ad hoc committee was established to review our administration and database management. The goal is to reduce SRA's current reliance on volunteers by shifting some routine administrative and financial-related responsibilities to a contracted administrator. This will allow our volunteers to focus more of their time and attention on serving our membership directly.

As a result of this work, we are pleased to advise that SRA has entered into a contract with Garth Belanger as our new Contract Administrator. Garth began his new role on September 14. He is an SRA member and a retired Government of Saskatchewan employee, and we are excited about having him join our team.

LOOKING FORWARD

Together, these accomplishments reflect both the legacy we honour and the future we are building. On behalf of the SRA Board of Directors, I would like to thank our members for their continued trust, support, and engagement.

We look forward to the opportunities ahead and to continuing this important work together.

Respectfully submitted,

Harold Hugg, President, SRA

GMS UPDATE

As we complete the first quarter of our new plan year, which started on July 1, 2026, both our health and dental plans continue to remain financially strong, which keeps both plans very stable and secure, and reduces the risk of major premium increases over the coming term.

As part of our Board's due diligence, earlier this year we commissioned an independent study of how our health and dental plans compare with competitive plans available in Saskatchewan. The report, received by our Board in September, showed that our current plans compare very favourably with the competition, especially in the levels of drug and dental reimbursement and coverage for vision, hospital stays, ambulance, and hearing aids, to name a few areas. The study did show some areas for improvement regarding certain types of coverage, like audiologists and dieticians, and we are currently working with GMS to see if some of those improvements can be made to our plan for our next coverage year.

PORTAL UPDATE

GMS continues to make good progress on stress testing their new web portal application with an internal target of having the portal ready for implementation later this year. With that said, our Group Benefits Committee and the GMS team have agreed to **wait until early 2027 to implement the new web portal**, allowing ample time to communicate the new portal features and transition process to our SRA members, including a possible pilot testing period where 10–20 of our members put the new portal through its paces prior to implementation. More information on this implementation will be forthcoming early in the new year.

GMS HEALTHCARE NETWORK

One hidden gem in our current health and dental plan that was identified in our comparative survey was the GMS health care network. There are valuable features in that recently added health care network that we all agreed our members need to know about. **SRA members can expect to learn more about that previously unheralded feature of our current health plan in a webinar in the first quarter of 2027**.



SRA MEMBER SURVEY

A big thank you to all of you that provided your responses in our 2026 SRA Member Survey! Also, to those who participated in the webinar on Oct. 21st.

Your feedback helps us better understand member experiences, satisfaction, and priorities for the future. **Click the link below to see the summary results.**

www.saskretirees.org/insightrix-research-presents-key-highlights-from-2026-member-survey/

SOME DATA ON PENSIONS FROM SRA'S MEMBER SURVEY

Data from the SRA's recent member survey provides a picture of where SRA members come from and the types of pensions they have—1,813 SRA members responded to these questions.

- **Fifty-five percent of survey respondents are retired from crown corporations**, 18% from government ministries, and 5% from provincial agencies, boards, or commissions. There were also a significant number of responding members who retired from the Saskatchewan Health Authority or an affiliate (11%), or from educational institutions, such as Saskatchewan Polytechnic or a university (9%).
- **Most responding SRA members (about 56%) have defined contribution (DC) pension plans**, not surprising since the Public Employee Pension Plan (PEPP), that crown and government employees have been required to join since 1977, is a defined contribution plan. Some university employees also have DC pension plans. Defined contribution plans are a capital accumulation savings-type vehicle similar to group RRSPs. No specific benefit is guaranteed upon retirement. The retiree decides how to manage savings in their account to provide their retirement income.
- **About 29% of members who responded to the survey have Defined Benefit (DB) pensions.** These include many people who are members of older government plans, such as the Public Service Superannuation Plan. The Saskatchewan Healthcare Employees Pension Plan (SHEPP) is also a defined benefit plan, as are some of the pension plans at universities. Defined Benefit plans guarantee a monthly retirement income for life. The employer is responsible for funding the benefit, subject to any fixed required employee contributions.



SRA'S FALL AWARENESS CAMPAIGN

You may have seen SRA's fall digital media campaign!

Launched in early September, the campaign supports SRA's membership-growth objective by raising awareness among prospective retirees and highlighting the services and benefits available to members.

The campaign was developed by SRA's independent advertising partner over six-weeks, using nostalgia to capture attention and evoke familiar memories, and then shifts the focus to the future, encouraging viewers to plan for retirement with the right benefits coverage.

The campaign was carefully targeted to online audiences and designed to connect with prospective retirees through various digital media platforms and select websites.

Initial results have been positive, with the membership team receiving many inquiries. After the campaign concludes, SRA will review the complete results to measure its effectiveness and guide future awareness initiatives.

SPOTLIGHT ON SENIORS EVENT

On October 6, SRA participated in the highly popular Spotlight on Seniors event in Saskatoon.

The event provided an excellent opportunity to connect with our members and introduce SRA and its programs to others interested in the services and benefits we provide.



TRIP MERCHANT

It will be almost one year since we entered into our partnership with Trip Merchant. Response from our friends at Trip Merchant is positive. Many SRA members have officially registered with Trip Merchant, with several members inquiring about travel and planning excursions. There are some great opportunities coming up with Trip Merchant's 10th anniversary Founders Cruise. From all of us at SRA, congratulations to the Trip Merchant team on 10 years of offering travel vacations to their clients!

Visit their website to find out more about the special anniversary cruise or contact Trip Merchant at info@tripmerchant.com or 1-800-481-9739 ext. 504.

For more information about Trip Merchant click the link to watch their new "about us" video:
www.youtube.com/watch?v=UbhsCnm8IBU

SRA BY THE NUMBERS

SRA Members with a Health Plan	3,967
2026 New Members (as of October 2026)	205
Inquiries to GMS Assistance (Jun/July/Aug)	1,241
SRA Members Registered with Trip Merchant	430
SRA Survey Membership Response	56%

MEMBER COMMENTS

Have a question? Suggestion?
Let us know at:

skretireesinfo@gmail.com

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