

CARP CONNECTS

Empowering Older Canadians



Local Advocates Take Action



Relax, we've got you **covered**.

We offer single and multi-trip plans with easy qualification, members-only savings and benefits*, and 24-hour assistance. Our licensed brokers are qualified to help with your medical declarations and offer coverage advice based on your health and travel plans... ***your protection is our priority!***

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You Deserve the Best

When I reflect on why I first joined CARP, I remember being excited about the vision. A vision that saw older Canadians increasingly living healthy and happy lives that included being independent, financially secure, and respected for their years of experience and contributions to society.

Since then, I've had the privilege of meeting thousands of CARP members and chapter executives, many of whom are active advocates. Most recently, our chapters from coast to coast led our first National Day of Action to Protect Pensioners.

To help us on our journey, CARP welcomes Laura Tamblyn Watts, our new National Director of Law, Policy, and Research. Laura is a lawyer and law professor with expertise in elder law.

Lastly, I want to thank you for being on this journey. You can take pride in knowing your membership supports a healthier, happier, financially secure future for Canadians as we age. And while you're here, I hope you will enjoy the many benefits and discounts offered by our valued partners along the way. You deserve the best.

"On joining CARP, I resolved to work to promote a society where all older Canadians are respected."

Wanda Morris
VP of Advocacy, CARP

Wanda Morris



Fighting for Financial Security



Local advocates show up to meet with MP Peter Fragiskatos, London North Centre, ON.

When hundreds of concerned citizens united at local Liberal MPs' offices for CARP's National Day of Action, the effect was felt all the way to Parliament Hill in Ottawa.

From White Rock, BC to Avalon, Newfoundland, constituents filled offices and met with MPs to share personal stories and explain why legislative action is necessary. Many who came out were pensioners victimized by companies that had gone bankrupt and walked away from unfunded pension obligations.

Many MPs agreed that action is necessary and were supportive of CARP's recommendation to give pensioners "super-priority" status.

Thanks to our National Day of Action, the 2018 Federal Budget recognized the problem and stated that it will "take an evidence-based approach to address retirement security for all Canadians" and will consult with pensioners, workers, and companies. CARP will continue to pressure the government until action is taken.

"We've sent a strong message to this government that it can no longer ignore the moral obligation to do right by pensioners."

~ **Wanda Morris,**
VP of Advocacy

Thank you CARP Members

You've shown MPs across Canada that pension security matters to you. Here are some of the ways our supporters have taken action:

73 meetings held
with MPs

2,000 participated
in National Day of Action

28,000 signed
petition to protect pensioners

4,000 contacted MPs
to demand action

70,000 visited
carp.ca/pensioners
carp.ca/dayofaction

1 million +
engaged on facebook.com/carp



Clockwise from top left: MP Karina Gould, Burlington, ON speaks on camera to pensioner Lorne Stewart. Local advocates show up to meet with MP Jane Philpott, Markham-Stouffville, ON. Ron Swan, VP, CARP NS Chapter with MP Andy Fillmore, Halifax. Local advocates at MP Jonathan Wilkinson's office, North Vancouver, BC.

Why National Pharmacare?



Marissa Semkiw, CARP's Director of Policy and Government Relations, speaks at a press conference in Ottawa to support the call for National Pharmacare.

If you haven't lived in another province, you may not realize that Canadians don't have equal access to prescription medications.

"In Canada, drug programs vary by province. Some are income-based, while others have high deductibles and co-payments. As a result, access to medication is deeply fragmented," said Marissa Semkiw, CARP's Director of Policy and Government Relations. "Canada is the only developed country in the world with a universal healthcare system that doesn't also have universal drug coverage."

That's why CARP, together with the Canadian Labour of Congress, Canadian Doctors for Medicare, and Canadian Federation of Nurses Unions, is calling for national pharmacare.

IT'S TIME FOR CHANGE

By adopting a universal prescription drug plan, Canadians will save billions through bulk purchasing power. Overall health care costs will decline and our population's health will improve.

"Approximately 3.5 million Canadians say they can't afford their medication. Many are skipping doses, splitting pills, or simply not filling their prescriptions at all."

~ **Marissa Semkiw,**
Director of
Government Relations

Two reports released in September 2017 demonstrate that a national pharmacare plan will save Canada billions of dollars. The first, released by the Canadian Centre for Policy Alternatives and Canadian Doctors for Medicare, estimates almost \$11 billion a year in savings. The second, a more conservative report released by the Parliamentary Budget Officer, estimates federal savings of \$4.2 billion a year.

Billions in Savings

When buyers far outnumber sellers, the sellers set the prices. In contrast, one national universal plan with one purchaser would dramatically influence prices, resulting in significant cost savings.

Are seniors affected?

A number of provincial plans offer some form of coverage for individuals 65 and older, creating the misconception that seniors aren't affected. But these programs vary by province. Some are income-based, as is the case in British Columbia, and thus exclude many retirees. Others have higher deductibles and potentially prohibitive co-payments, like Nova Scotia.

4

EACH

CARP members take an **average of 4 medications**; 11% take eight or more



6%

6% of CARP members **admitted skipping prescription** medications due to cost



87%

87% of CARP members **support consistent drug coverage** across Canada





Extended Care Programs for CARP Members

Which coverage is right for you?

Over one third of Canadians will be affected by a critical illness like cancer, stroke or heart attack, and 70% of Canadians over the age of 65 ultimately require long term care*. So which insurance is best for you? With the proper coverage, both could alleviate your financial concerns. But while both plans offer invaluable benefits, they are designed for different protection needs.



Critical Illness Insurance

During treatment and recovery, you may be unable to work or function at home. With limited health plan funds, the financial impact can be shocking.

- *Upon diagnosis, get tax-free cash payments for income replacement, recovery costs, home renovations or a respite vacation. You decide.*

Though costly past age 55, lifetime coverage can be obtained to age 65.



Long Term Care Insurance

You'll need daily care if physically or cognitively dependent as a result of aging, accident or illness. Expenses can be thousands of dollars monthly.

- *Tax-free monthly income benefits protect your savings and help you maintain your independence with care at home, or in a LTC facility.*

With lower premiums to age 65, you can buy lifetime coverage to age 80.

Our critical illness and long term care insurance plans are offered together to help CARP members understand the similarities and differences of the plans.



Program partners, MyDignity sold Canada's first critical illness insurance policy, and have offered long term care insurance for over 35 years. They shop the market to find the best solution and value, based on your benefit and coverage needs.

Simplified Long Term Care Insurance for CARP Members

You told us that due to cost and/or health issues, obtaining long term care insurance was a concern. MyDignity listened. Our simplified issue product is affordable and easy to acquire, with no medical exam and just a few health questions. To age 80, you can buy lifetime coverage of \$50,000 or more. Benefits will help cover costs for home care services and supplies, because given a choice, most prefer to remain in their own home as long as possible.

CARP Home Care Assistance

If it's your responsibility to care for a loved one, you might need to take on many roles that you'd never expected.

Simplified Long Term Care Insurance lets you be the care manager instead of the caregiver, as benefits help cover the costs for a personal support worker who will assist with whatever you need:

- *Personal care, homemaking, laundry, groceries, community outings, etc.*

To learn more about our long term care and critical illness insurance offerings, speak with MyDignity today. They take time to explain your options based on your needs and budget. Plans can even be tailored to your individual situation.



Extended Care Programs
for CARP Members

1.877.851.4520
carpinsurance.ca



The Critical Illness, Long Term Care and Simplified Long Term Care Insurance Plans for CARP Members are administered by MyDignity Inc. and offered by The McLennan Group Life Insurance Inc. Product may not be available in all provinces. Terms, conditions, limitations, exclusions and termination provisions apply, see policy or a MyDignity representative for full details.

*Canadian Life and Health Insurance Association. †Subject to certain conditions and restrictions. Visit our website for our privacy commitment.

CARP Health 360: A Lifesaver

If you haven't already heard, CARP Health 360 is a free, members-only secure service to store copies of your medical records, including test results, prescriptions, emergency contact information, and more.

The service allows you to give your partner, close friend, or designated healthcare professionals access to this information to better assist in your healthcare, especially during an emergency.

In Case of Emergency

Your Emergency Access Card contains an access code that allows a first responder or healthcare professional to access a summary of your most important diagnoses, medications, and tests to ensure the proper course of treatment.

By filling out your emergency information and activating the Emergency Access Feature in your CARP Health 360 account, you could save your own life.

Whether you're travelling with your partner or end up in hospital five minutes from home, the Emergency Access Card provides immediate information to medical professionals so they can treat you swiftly and safely. The service also automatically notifies your designated emergency contacts right away.



Visit [CARP.ca/health360](https://www.carp.ca/health360) to learn more.

Claim your CARP Health 360

Step 1: Log in to your member portal (my.carp.ca). Register if it's your first time.

Step 2: Select CARP Health 360 and log in to your profile.

Step 3: Fill in emergency information. Print out Emergency Access Card. Carry it in your wallet or purse.

Happy Birthday?

One of the greatest scientific advances in the past half-century is increased life expectancy.

Unfortunately, our retirement income hasn't increased at the same rate as our life expectancy.

CPP replaces only 25% of pre-retirement income,

and for those (primarily women) who have spent years out of the workforce, it's even less. Old Age Security helps, but most Canadians realize that to be truly secure in their retirements, they need to have savings of their own.



If you're already retired, you may have used RRSPs to save money while you were working, as tax-free savings accounts (TFSAs) weren't available before 2009. The theory behind RRSPs is a good one: tuck away savings (and get a tax break) in your high-earning years, then draw down those savings (paying the deferred tax) to fund your retirement.

"Mandatory RRIF withdrawals aren't working for older Canadians. CARP will make this a federal election priority."

~ **Wanda Morris,**
VP of Advocacy

The problem is that RRSPs must be converted (to RRIFs or life annuities) by Dec. 31 of year the contributor turns 71, and taxable withdrawals must start the following year. As more Canadians remain in the workforce into their 70s, mandatory withdrawals means those savings are heavily taxed.

Have you been impacted by mandatory RRIF withdrawals?

Contact us at advocacy@carp.ca or 416-607-2458.

2018 Top 5 Priorities



Pension Protection

Corporate employees work for decades only to have their pensions cut if their employer goes bankrupt. CARP is calling for super-priority for pensioners in bankruptcies, along with pension guarantees in all provinces.

1.3
million
corporate
pensions
at risk



Resident Safety in Long-term Care

All Canadians deserve to live out their lives with dignity, respect, and peace of mind. CARP continues to focus on resident safety in long-term care facilities and funding for specialized staff training to improve care.

23,000
reports
of abuse
in one year



RRIF Reform

Current regulations governing RRSPs and RRIFs discourage older Canadians from working, and our oldest seniors are at risk of depleting their savings. That's why CARP is calling for the elimination of mandatory RRIF withdrawals.

66%
of members
support
elimination
of mandatory
RRIF
withdrawals



Access to Affordable Housing

Homelessness among seniors is on the rise across Canada. One-quarter of single seniors live in poverty; providing affordable housing is key to prevent this figure from rising.

1/4
**of single
seniors**
live in poverty



Stand (or Sit) Up Straight

We'll be launching a campaign to get our members moving through a series of walking events and other physical activities.

**"The best way
to keep going...
is to
keep going."**
Moses Znaimer
President, CARP

Your Membership Dollars at Work



Prime Minister Justin Trudeau speaks with Wanda Morris, VP of Advocacy.



New EI Family Caregiver Benefit for those supporting critically ill or injured loved ones



25% reduction in Ontario hydro rates



\$3 billion in federal funding over 5 years for homecare (\$6 billion over 10 years)



Public inquiry into nurse Elizabeth Wettlaufer's crimes and the systemic abuse in Ontario long-term care homes



A commitment of \$100 million over three years for an Ontario Dementia Strategy



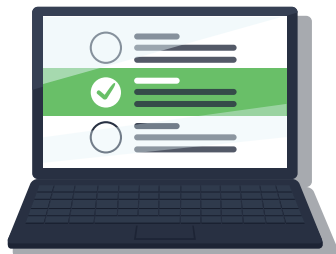
Additional \$20 million for Ontario homecare funding for 1.2 million hours of caregiver respite services

News Bites

Protect Your Nest Egg

How much of your investment is lost in fees? Now you can find out!

Check out our fee calculator at carp.ca/feecalculator.



Wanda Morris with Tim Hicks, Chapter Chair, North Fraser, BC.

Care for Caregivers

Wanda Morris presented to caregivers at the Caregiver Expo in Burnaby, BC and **advocated for:**

- more respite care
- additional financial relief for low- or no-income caregivers

Better Dementia Care

Ontario funding has increased to train long-term care (LTC) staff to better understand and support the unique needs of people living with dementia.



Two out of every 3 Ontario LTC residents are affected by Alzheimer's and other dementias.

"Antipsychotic drugs are being used less in Ontario long-term care homes as a means of managing patients' behaviour."

~ **Laura Tamblyn Watts, CARP's National Director of Law, Policy, and Research**



Did You Know...

CARP members save 20% off select products?



Visit carp.ca/rexall today!

What's Trending with CARP Members

31%

went back to work
following retirement

52%

support the idea of a
government-provided
universal basic income

89%

support a best interest
standard for financial
advisers

70%

support presumed
consent for organ
donation (opt-out
rather than opt-in)

64%

believe doctors should be
paid a salary and benefits
rather than fees for specific
services provided

64%

support a basic
universal drug plan

78%

support allowing
pharmacists to renew
or extend prescriptions

72%

believe investments in
social programs should
be increased

86%

would have surgery
between 8:00 p.m. and
7:00 a.m. to reduce
wait times

45%

believe long-term care
in their province is
poor or very poor

96%

believe every province should have a corporate
defined benefit pension plan guarantee fund



Insurance Solutions for CARP Members



Protection for you and your loved ones

It's a complete protection plan for Canadians 50-plus; coverage for your possessions, health, vacation, independence, and financial future, plus trusted advice from licensed brokers... ***your protection is our priority.***

Insurance Programs
for CARP Members

Details online:
carpinsurance.ca



The McLennan Group Insurance Inc. and The McLennan Group Life Insurance Inc. are proud to work with a number of trusted Canadian insurers. Auto & Home Insurance and Pet Insurance Programs, and Small Business Liability Insurance offered by The McLennan Group Insurance Inc. Life and Health Plans offered by The McLennan Group Life Insurance Inc. Group rates and certain products may not be available in all jurisdictions. Terms, conditions and exclusions apply, please see policy for details. The McLennan Group Insurance Inc. respects your privacy. Please visit our website carpinsurance.ca to review our Privacy Commitment.