

PPAO NEWS



*Improving the quality of life for the police pensioners of Ontario
Fall Issue*

Looking Ahead

**A.G.M,
May 2024**

**In Person
Further
Details To
Follow**

Published quarterly by
and for the members of
the
Police Pensioners
Association of Ontario

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Articles appearing in
the Newsletter are not
necessarily those of the
Police Pensioners Association
of Ontario

*** NEW THIS
ISSUE**

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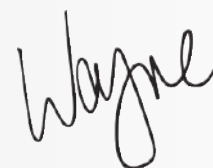
Can it really be October already? Just 3 more months and it's Christmas? Where has the time gone and why does it feel like I have forgotten half of it? It's interesting isn't it just how quickly time seems to go, when in fact, it goes just as quickly as it always did. It's just our own minds playing tricks on us, focusing on the important things and letting go of the meaningless. This makes it seem like nothing happened, yet the clock has moved ahead.

Well at least that is what some people think, and I'm beginning to think there may be some truth to that. I mean, when I sit on a hammock watching the clouds and having a beverage, being in the moment and making the most of it, time is just perfect.

When I'm out at a function having meaningless conversation with people I barely know, it goes by lickety split and I'm quite ok with that. I think you know what I mean. So where was I going with all of this...that seems to be my other problem these days, I just don't seem to focus the way I used to, if I had attention deficit issues before, it has certainly gotten worse, but then again so what, I'm retired, I'm allowed to do what I want, when I want, aren't I?

Where was I again? Oh yes, for those of you travelling over the winter months like myself, please take the necessary precautions to get yourself there safely and able to enjoy your time away from home. That may mean taking the car into the shop and putting on the snow tires, maybe getting the flu shot or just checking to see your passport hasn't expired! No matter what it is, take good care and stay safe wherever you go and with whomever you do it with.

Hope you had a great Thanksgiving and have a Happy Halloween!



Welcome to Our New Treasurer

At the AGM in May, elections were held for two board positions, Treasurer and the other as a Board Member. Luckily for the PPAO, Darlene Shepherd, President of the Hamilton Police Retirees Association was nominated and acclaimed. I am fortunate to have known Darlene while she was an active member of the Hamilton Police Association and I know that she will make an excellent addition to the Board of Directors. On behalf of the PPAO, Darlene thank you for taking the position and welcome to the Board.

Now about that other board position that is still vacant....





Hello Everyone, for those that are not familiar with me, I am the new Treasurer for the PPAO, having been acclaimed at the AGM in May. When I was first asked about this position, I was not sure as I am currently the president of the Hamilton Police Retirees Association, but when my name was called, I agreed and here I am and so far so good.

A little about myself. I retired from the Hamilton Police Service in 2016 after 33 years of Service. During my time on the Hamilton Police Service, I worked as a Communications Operator, Records Supervisor and Freedom of Information Coordinator. I also served on the Hamilton Police Association as a Civilian Director for 10 years and was also very active with the Police Association of Ontario.

After retiring I worked on contract with the Halton Regional Police Association as a Labour Resource and Member Advocate. Throughout my career I have always been a strong advocate for member wellness and fairness.

Since taking over the Treasurer's position, I have slowly transitioned in and have begun to understand how things are done. I look forward to continuing my passion for Association work and representation and if you have any questions about our finances or want some advice on vacation planning, yes I do that in my spare time as well, let me know and I will do my best to answer you or find someone who can.

A handwritten signature in black ink that reads "Darlene" in a cursive, flowing script. The signature is positioned in the lower right area of the page.



September is always a bittersweet month for us. Sweet as it's September, a wonderful time of the year, temperature is good and there is still a lot of sunshine. Bitter, because as a first responder there are a couple of big events that we remember in September that we wish we didn't have to. It was twenty two years ago that the bombing of the Twin Towers in New York took place where 2996 people, including 403 first responders lost their lives.

This is also the month that we hold the annual Canadian Police and Peace Officers' memorial in Ottawa with this being the 46th annual. Unfortunately, this year we remember the worst 12 months on record with 11 Officers killed while protecting the communities they served.



Add to this, the fatal shooting of RCMP Cst. Rick O'Brien on the 22 September 2023, in BC and the wounding of two other officers in the same incident, just two days before the memorial ceremony was to begin. I would be derelict in my duty if I also did not mention the death of a Hamilton officer on the 27th September 2023. An on-duty death, non-suspicious in nature. Although this death may not seem like it was in an active incident, I will suggest that for many of this is just as senseless a killing of a good officer who was only doing his best as he served.

For those who knew these officers, as family, a friend or colleague, we remember them as they were, ***Heroes in Life not Death.***



Cst. Andrew Hong, Toronto Police Service
Cst. Devon Northrup, South Simcoe Police
Cst. Morgan Russell, South Simcoe Police
Cst. Shaelyn Yang, Royal Canadian Mounted Police
Cst. Grzegorz Pierzchala, Ontario Provincial Police
Cst. Travis Ford, Edmonton Police
Cst. Brett Ryan, Edmonton Police
Sgt. Maureen Breau, Surete du Quebec
Cst. Harvinder Dhami, Royal Canadian Mounted Police
Sgt. Eric Mueller, Ontario Provincial Police



Hope everyone had a beautiful summer. I enjoyed sunny days by the pool and of course mowing the lawn around the maze of garden beds which my wife has strategically placed in our backyard. More importantly our youngest daughter, Giuliana got married at a lovely ceremony in Niagara on the Lake.

Summers always feels short-lived. The air feels much cooler these mornings as I sip my coffee and I'm in awe of the changing forest landscape of colors. Let's all hope and pray the forest fire situation that occurred this summer will not repeat itself next year.

MEMBERSHIP

As a vice-president of the PPAO board part of my duties is membership. There a few new leads that I am very excited to share. In May of this year Wayne Omardeen and I were invited to attend an Ottawa Police retiree board meeting to provide sound reasons to join our Association. I am now pleased to report that we recently have confirmation that Ottawa Veterans Association will be joining our membership. If you know any retired members from the OPVA area please reach out and welcome them to our group. Also kindly remind them to register with us online.

In September, Wayne and I met in North Bay with the President of the OPPVA, Robert Pilon. We discussed our mutual thoughts and beliefs on how to do things, particularly within an organization such as ours. We were happy to be invited to their BOD meeting in Orillia in October.

LONG TERM CARE INSURANCE

Recently I became aware of the opportunity for anyone between the ages of 45 yrs to 71 yrs to purchase LTC insurance. This insurance could provide for either home care or senior care in a retirement facility. The plan also has options for a return of premiums if in the untimely death of a plan holder, the funds would be paid to the estate tax free. I am being advised that there are very few companies that offer this type of insurance plan and I am currently exploring it for myself.

NORTH BAY B.O.D. MEETING

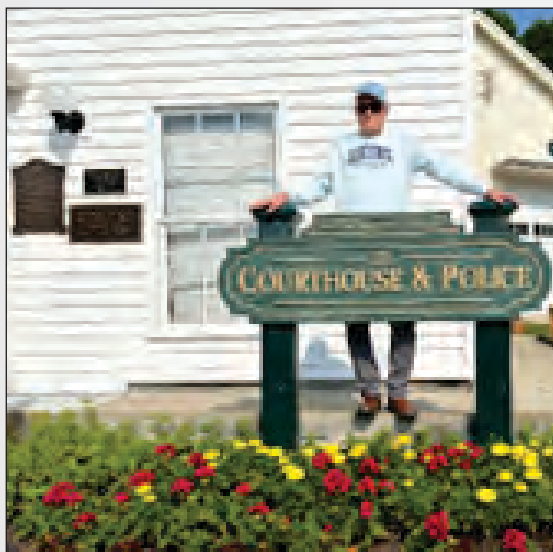
I was honored that the PPAO Board of Directors attended the city of North Bay in September. We were fortunate to have our meeting at no cost at the North Bay Cemetary office which I hold the position of Vice Chairman. It was a busy afternoon with a full agenda. It was nice to host this in person meeting rather than a Teams meeting.



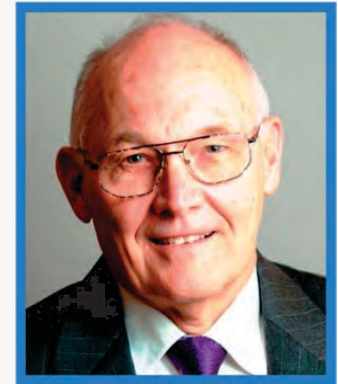
Mike

MACKINAC ISLAND, MICHIGAN USA

In June, I planned to celebrate a milestone birthday for my wife with our adult children on charming Mackinac Island. Every half hour a ferry leaves St Ignace for the island. There are only two vehicles allowed on this beautiful 12 km island, a state police car and an ambulance. There is only one doctor on call but two veterinarians due to all of the horses on the Island. The streets are paved but not for vehicular traffic but for horse-drawn carriages and let's not forget all the bicycles you can rent. The Island consists of many fudge shops and specialty stores that are unique to the region. In June they host the Island largest Lilac Festival with many events which showcase the varieties of lilacs. The Island is also rich in historical ancestry with a large fort which was constructed by the British during the American Revolutionary war. It was the site of two battles during the war of 1812 before the northern border was settled. The Grand Hotel was constructed in 1887 in 93 days and has 390 rooms. If you haven't been there I would strongly recommend it.



Now that it's fall, the PPAO Board of Directors is back in full swing after taking a bit of a break in July and August. We had our quarterly in person meeting in September hosted by our Vice President, Mike Tarini in North Bay!



Over the summer months I continued to meet with our retired comrades at breakfast clubs, general meetings and social gatherings. It's always inspiring to see the great attendance and enthusiasm the gatherings muster. I must say that the east end gang of the TPPA sure put on a good show with a crowd exceeding 100 members.

As well as visiting our own folks, we on the board also do our best to have face time with our sponsors and supporters. I was able to meet up with our Medallion Insurance folks in Kitchener, and while I was there, I also chatted with a member of the Waterloo Region Retirees Association. It's great to hear what others are doing in retirement.

The key to a long and healthy retirement of course is to stay active. A former colleague of mine met two of us from the same division for lunch one afternoon. He wasn't just active, he rode his bike dozens of kms to meet us. Subsequently, he met with the monthly breakfast club, and rode his bike there, two cities away! Now that's staying active Gord!

I hope this newsletter finds you well. Until we meet again,
Yours in comradeship

Wayne

May this edition of our newsletter find everyone well, having had enjoyable summer and you were able to catch up with family and friends. This has been an interesting season with smoke from wildfires, lingering for days, periods of intense storms and rain followed by brief days of sunny weather – sometimes hot and humid and occasionally cool. Fall is upon us with cooler days and holidays to look forward to with family and friends.



The PPAO website is being rebuilt and updated. Functionality, ease of use and accessibility are priorities along with a new look and focus. While the rebuild is ongoing the current website is accessible, and you can still log in to the members page and access all the information available to registered members. The timeline for the new website to be launched is anticipated for the end of 2023. When we are ready to launch we will let you know!

Sun Life, Securian & Allianz Travel

Over the past few months, the PPAO became aware some members with the extended health plan were calling in to access a travel card or confirm travel coverage, experienced difficulties in confirming travel coverage with the call centre for Allianz and Sun Life.

Your PPAO Board members have raised this issue with Securian, our extended health care benefits provider. We have been advised the matter has been addressed with the call centres for both Sun Life and Allianz. The PPAO are continuing to follow up with Allianz, Sun Life, and Securian to ensure that any members calling about travel coverage or making a claim will receive service as per the contract.

Please refer to the table on page #29 that outlines the group and individual plan, the phone numbers to call, and the information that must be provided when contacting the call centres. This updated information is being provided via mail by Securian for the call numbers etc. which takes effect November 1st, 2023.

Ombudsman Report on Long Term Care

The Ontario Ombudsman recently released a report on the response and failures with the long term care system in Ontario during the early stages of the pandemic. There are some disturbing findings within the report and clearly there needs to be further changes to ensure these failures are not repeated. As the report is lengthy, I have attached the link below rather than repeat the findings. I encourage everyone who has not read this to take the time to read it.. On the Ombudsman webpage there is also a document for the highlights that makes lighter reading. This is an important report that bears paying attention to as many of us either know persons in long term care or have family or friends who are residents in a long term care facility.



<https://www.ombudsman.on.ca/resources/reports,-cases-and-submissions/reports-on-investigations/2023/lessons-for-the-long-term>

Bill 295 Act to Amend the Criminal Code Neglect of Vulnerable Adults In June 2023 MP Hedy Fry introduced Bill 295 to Parliament. This act is an amendment to section 215 of the Criminal Code, Duties of Persons to Protect the Necessaries of Life. This amendment, if adopted places a specific duty upon the owners and managers of Long Term Care Facilities to ensure the necessaries of life and care of residents is provided and maintained. The bill has received first reading before parliament recessed for the summer. It is expected to go to committee for study and then be brought back to parliament for a second reading. No date is scheduled at this time. We will continue to monitor this bill as it moves through parliament.

Bill 295 is short. If you wish to read it, please follow the link below that will take you directly to the parliamentary web page.

<https://www.parl.ca/DocumentViewer/en/44-1/bill/C-295/first-reading>

As I sat down to write this report I was shocked and saddened to hear of the murder of another police officer in Canada just two days before the Memorial in Ottawa. Royal Canadian Mounted Police Constable Rick O'Brien was shot and killed while executing a search warrant in Coquitlam British Columbia. Constable O'Brien was 51 years old, the father of six and an asset to his community. Added to that was the passing of a Hamilton police officer early in the week of September 24th. Two more members of the policing community lost is shocking and sad for all of us.



I want to touch on what you have worked for most of your life to obtain for your retirement. The Ontario Municipal Employees Retirement System (OMERS is what sustains us in our retirement.

On August 24 I attended an OMERS educational seminar in London and wanted to pass on the information I received to the PPAO members. First and foremost, your pension plan is in good condition and is the third largest pension plan in Ontario behind the Canada Pension Plan and the Ontario Teachers Pension Plan.

OMERS pension funds are made by 70% on investments, 15 % on member contributions and 15 % on employer contributions. OMERS was established in 1962, and has over 559,000 members, 1000 employers and \$124 billion in assets. Presently there are 306,000 active members, 194,000 pensioners, 266 of those are over 100 years, with the oldest being 108.

Private investments make up 56% of the portfolio and 44% in public investments. These Investments returned 4.2% in 2022 and in August investments had returned 3.1%. The 5-year return is 6.1%, 10 year 7.5% and 20 year 7.8% respectively. In January of 2023 members became part of the shared risk plan to ensure the plan is sustainable.

Anyone who retired prior to January 2023 will continue to receive a fully indexed pension. I also learned that you can not collect an OMERS pension while paying into the plan. So, take that into consideration should you work for an OMERS employer after retirement. I often hear people complain of the pension we receive, and I believe that they should focus their efforts on becoming members of a pension plan like OMERS.

John



OMERS

2023-2024 PPAO SCHOLARSHIP PROGRAM

The PPAO Scholarship Program, created to honour members who passed away, and recognize the young folks who are our future. It runs from 1st November until the 31st January of the following year. This year there will again be eight (8) scholarships with a total purse of \$18,000.00 awarded from the applications received.



The Application and guideline for filling it out will only be available during the time of the competition, and found on the PPAO webpage,

Applications must be submitted prior to midnight, 31st January 2024.. There will be no exceptions. The ruling of the Scholarship committee is final. Applications found to be misleading, falsified, or plagiarized will be disqualified.

ELIGIBILITY:

Applications are limited to a child, grandchild, or great grandchild of a PPAO member in good standing or a deceased member of the PPAO who was in good standing at the time of their death.

In order for application to be accepted, the PPAO member sponsoring the applicant, **MUST** have a valid PPAO membership number in order to validate their status as a member of the PPAO. If the Sponsor does not have a valid PPAO membership number, they will need to register online with the PPAO at, <https://membership.ppaoc.ca/register/>.

Applications will be reviewed and voted on by the Scholarship Committee upon completion of the competition. Final adoption of the list of successful recipients will be made by the Board, applicants will be notified by email of the outcome.

All successful applicants must provide a photograph of themselves, as well as sign a waiver allowing the PPAO to publish their name, photograph, and brief written commentary of them being a recipient of the PPAO Scholarship Award Program.

SCHOLARSHIP CHEQUE PRESENTATIONS



Olivia Pomajba



Brooklyn Bartlett



Grace Locker

IMPORTANT BUSINESS MEETINGS



PAO



TPPA



HPRA



PPAO May 23 AGM



MEETING WITH OMERS



PPAO May 23 AGM

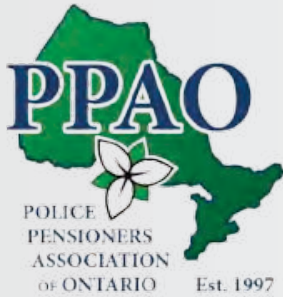


PPAO May 23 AGM



PPAO May 23 AGM

PPAO CONTINUES TO GROW



The PPAO now boasts membership of 19 Affiliate Retiree organizations with the addition of Barrie Police Retirees Association and the Ottawa Police Veterans Association. We are also currently in talks with another Retiree Association we would like to see come on board by the end of the year.

Our current list of Affiliate Retiree Associations:

Barrie Police Retirees Association
Brantford Police Retirees Association
Chatham-Kent Police Retirees
Durham Regional Police Pensioners Association
Gananoque Police Retirees
Hamilton Police Retirees Association
Kawartha Lakes Police Retirees
London Police Retirees Association
North Bay Police Retirees Association
Ottawa Police Veterans Association
Peel Regional Police Retirees Association
Police Retirees Association of Halton
Police Pensioners Association of Niagara
Sarnia Police Pensioners Association
St Thomas Police Retirees
Strathroy-Caradoc Police Retirees
Sudbury Police Retirees Association
Toronto Police Pensioners Association
York Regional Police Retirees Association

If you don't see your Retiree Group or Police Service on this list, let us know maybe we can help get you set up, email ppao@ppao.ca with the details.

memberperks PPAO



We have entered into the second year of this program and are up to 415 members. For the first half of the year, our members spent an estimated \$27,744 with an estimated savings of \$6.547. The top 5 places to buy from were Wyndham Hotels, Enterprise Car Rentals, Choice Hotels, HP Computers, Flight Hub and Apple. Check out these upcoming giveaways and sales offered through MemberPerks.

Did you know that you have five invitations that you can give to your family members at no charge so that they can also take advantage of this program? All you have to do is go to your account settings and click the invite tab. With Christmas around the corner, why not let your parents or siblings access the savings?

Did you know you can also suggest a Perk if you don't see it already listed? Simply open the app and located the "suggest a perk" tab and send it in.

To access MemberPerks visit, <https://ppao.venngo.com/login>.





Fall for rewards. We're giving away \$4,000.

You could be one of **4 lucky winners** to get a **Visa prepaid card worth 1,000.**

For your chance to win, simply verify your eligibility to join the TELUS Exclusive Partner Program by **October 31.***

Enter through your PPAO Member portal today!



No purchase necessary. Conditions apply

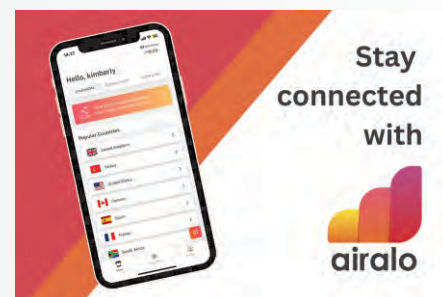


Do you do a lot of international travel? Do you take your own cellphone and pay the additional charges for

roaming, or are you more likely to purchase a plan specifically for the country you are visiting? I used to be one of those who bought a plan from the country I was visiting as I would normally be there for 2-4 weeks and it was more cost effective that way. I was told about Airalo, (www.airalo.com), from another member of the PPAO, which uses an eSIM instead.

For those that don't know, an eSIM is a virtual SIM card for your phone allowing you to use data or make calls without having to exchange the one physically in your phone currently. Not all phones accept eSIMs so check if your does before purchasing . I have now made use of this product in the States and throughout the Caribbean and have been extremely happy with it as a cost effective alternative.

If you decide to try it out, you can use my referral code, "WAYNE6241" for a \$3.00 USD discount at check out. For transparency sake, I will receive a referral bonus to my account for each person who uses this code, so your choice if you enter it or not.



U.N. CONVENTION ON THE RIGHTS OF OLDER PERSONS

As many are aware, the PPAO is active in supporting advocates for the rights of pensioners and seniors in general. It was the reason we joined and support the CFP, Canadian Federal of Pensioners. Recently you will remember that with hard work from the CFP backing MP Marilyn Gladu's private member's Bill C-228, Pension Protection Act, it came to fruition receiving Royal Assent in April 2023



Another such group that the PPAO are looking to support is one called the NPF, National Pensioners Federation, <https://younified.ca/>. The NPF currently support a number of issues relating to seniors with a particular push on aging with dignity and are part of the Canadian Coalition Against Ageism.

As part of this, they have teamed up with Margaret Gillis, president of the International Longevity Center of Canada. The goal of the ILCC along with other similar groups around the world is to get a UN Convention on the rights of older persons. This would be a legally binding document signed by all member nations setting out the rules to be followed and having binding protection under international law.

If you want to know more about the ILCC and the Canadian Coalition Against Ageism, visit, <https://www.ilccanada.org/>



Human Rights do not have a best before date
Support a U.N. Convention on the Rights of Older Persons



Another group to take a look at is PIAC or the Public Interest Advocacy Center. This is the group that pushed back against companies who tried to charge for a printed statement to be mailed out to seniors and won in court, getting a ruling that vulnerable members of society are exempt from

this business practice, and seniors are considered a part of this group. PIAC has been involve in many legal challenges and continue to do so for the benefit, not just of seniors, but all Canadians.

Visit: www.piac.ca for more information.



OCTOBER GIVEAWAY



WANT TO WIN A FALL GETAWAY?

Send us your favourite store on the app for a chance to win a \$500 CAD gift card at any Fairmont Hotel in Canada!

Send in your answers at isaved@venngo.com by 31st October 2023.

MemberPerks is available as Venngo on the App Store or PlayStore. Or use your company's Venngo url to access on the browser.

Visit MemberPerks today!  

[memberperks](#)

NOVEMBER GIVEAWAY



Getting Ready to Embrace Winter?

November is the perfect time to indulge on all things cozy! Tell us how you saved with MemberPerks over the summer and win 2 \$250 Apple gift card.

Please send in your stories at isaved@venngo.com before November 30th 2023.

MemberPerks is available as Venngo on the App Store or PlayStore or use your company's Venngo url to access on the browser.

Visit MemberPerks today!  

[memberperks](#)

BLACK FRIDAY AND CYBER MONDAY

GET READY FOR

UNBEATABLE DEALS AND ONLINE SHOPPING FRENZY,
where savings await at every click! Don't forget to check your Venngo platform!



SHOP NOW



memberperks



OMERS

Every day, we at OMERS work to ensure your pension is sustainable, affordable and meaningful and we do this in a variety of ways. Each arm of the enterprise works daily with you, our retirees, in mind.



Climate Action Plan

We are thrilled to share that building on our ongoing work to become a leader in sustainable investing, OMERS recently published its Climate Action Plan, which you can read in full [here](#).

We recognize that climate change is one of the most pressing issues of our time and it is of critical importance to our investment programs and our members.

OMERS has committed to achieving net zero carbon emissions in our portfolio and operations by 2050, and this important plan sets out our foundational approach to climate as we navigate the varied and complex risks and opportunities it presents to our investment portfolio.



The Pension Blueprint

This fall, OMERS is launching its first-ever podcast, The Pension Blueprint, to connect with members in a new way and make it easier for them to learn about their pension and prepare for their retirement.

Episodes are packed with expert-level pension education and explore a wide range of topics around pensions and retirement - from "An innovative outlook on retirement" to "How big life changes could affect your pension."

Read more about The Pension Blueprint episodes and watch the podcast trailer [here](#). Stay tuned for a launch announcement coming soon!



canadian premier

A Securian Financial company

Transition of PPAO's Health and Dental Plans to Securian Canada

Effective February 1, 2023, Canadian Premier Life Insurance Company, (“Canadian Premier”), acquired the PPAO Health and Dental Insurance business from Sun Life Assurance Company of Canada (“Sun Life”). This means that Canadian Premier, under the brand name Securian Canada, is the new insurance provider for the PPAO's Health and Dental plans under contract numbers 50134 and 140011.

Will this impact my existing insurance?

There will be no interruption to your insurance. Your current policy number, premium rate, and all the terms and conditions of your coverage remain the same. Until the transition period is complete, you will continue to see references to Sun Life on websites or your insurance correspondence, as Sun Life is supporting the transition to Securian Canada by providing administrative services.

The Core Travel insurance, included in the health coverage for policy 140011, continues to be underwritten by CUMIS General Insurance Company and administered by Allianz Global Assistance.

Stay tuned for more details.

To learn more about Securian Canada, visit securianscanada.ca

Take advantage of your PPAO membership.

Did you know that as a PPAO member you have access to affordable **Extended Health Care, Core Travel and Dental benefits?** These insurance options are offered at group insurance rates for both you and your loved ones.



Learn more by visiting your PPAO Group Plan Insurance website [here](#). Apply for coverage today, so you can rest easy tomorrow.



Looking for more information?

Connect with PPAO's Group Plan Advisor, [Mike Kelly, CFP, CHS](#) by clicking on his name for email or calling **519-491-2050**.

Extended Health Care and Dental Plan - Securian Canada is the brand name used by Canadian Premier Life Insurance Company and Canadian Premier General Insurance Company to do business in Canada. Policies are underwritten by Canadian Premier Life Insurance Company.

Core Travel - CUMIS General Insurance Company, a member of The Co-operators group of companies, is the underwriter of the Out-of-Province/Canada Travel and Trip Cancellation/Interruption Plans. These plans are administered by Allianz Global Assistance, a registered business name of AZGA Service Canada Inc.

securiancanada.ca

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TRANSITION UPDATE

Important changes are coming to your PPAO health and dental insurance plans on November 1, 2023

Policy 140011* and 50134

Earlier this year, you were advised that the insurance provider for the PPAO insurance plans was changing. On **November 1, 2023**, the transition from Sun Life Assurance Company of Canada to Securian Canada** will be complete.

There will be no interruption to your insurance coverage and your coverage remains the same.

Transition package

By early October, you will receive a transition package from Securian Canada that will come into effect on November 1, 2023. The package will include information on how to:

- **Access and register for the new online health portal for submitting claims**
- **Download your new coverage card**
- **Reach Securian Canada for claims or coverage questions**

About Securian Canada

For over 65 years, we've been giving Canadians the confidence to face life's uncertainties. Securian Canada brings together strong local roots and expertise, a North American footprint, and a global perspective - all while innovating at the speed the markets we serve expect. To learn more about Securian Canada, visit [securiancanada.ca](https://www.securiancanada.ca).

• **Polley 140011:** There is no change to your Core Travel insurance (Out-of-Province/Canada Travel and Trip Cancellation/Interruption Plans), which is included in your Health coverage. This insurance continues to be underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies, and administered by Allianz Global Assistance, a registered business name of A.I.G.A. Service Canada Inc. Please continue submitting your travel insurance claims to Allianz Global Assistance.

** Securian Canada is the brand name used by Canadian Premier Life Insurance Company and Canadian Premier General Insurance Company to do business in Canada. Policies are underwritten by Canadian Premier Life Insurance Company.

Securian Canada
[sec...iancanada.ca](https://www.securiancanada.ca)

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10-2023 DOFU 11>-2023
3120302

Prepared for:



Contact Information for Securian Policies Effective November 1st, 2023

Contact Information for Policy 50134

Health and Dental Insurance	Emergency out-of-province/country coverage
<p>Securian Canada</p> <p>1-877-363-2773 Monday to Friday 8:30am-8:00pm ET</p>	<p>CanAssistance</p> <p>1-888-852-2419 or 1-514-904-4730</p> <p>Open or processed claims with GEM, please contact 1-800-511-4610</p>

Contact Information for Policy 140011

Health and Dental Insurance	Core Travel
<p>Securian Canada</p> <p>1-877-363-2773 Monday to Friday 8:30am-8:00pm ET</p>	<p>Allianz Global Assistance</p> <p>1-833-324-5950 Reference Group ID: 7877</p> <p>CUMIS General Insurance Company, a member of The Co-operators group of companies, is the underwriter of the Out-of-Province/Canada Travel and Trip Cancellation/Interruption Plans. These plans are administered by Allianz Global Assistance, a registered business name of AZGA Service Canada Inc</p>

Securian Canada Health Portal

If you are insured under the Health & Dental Insurance plan, you will have access to an online portal where you can:



Submit claims online



Check coverage



Review claims history



Set up direct deposit

When & where to register

- Starting November 01, 2023, you can complete your registration at login.securiancanada.ca (Operational as of November 1st, 2023).

You will need your member ID and policy number to complete your registration.

WEBPAGE UPDATE

As was reported in our last newsletter, the PPAO is slowly updating and revamping its webpage, www.ppao.ca. These updates include a refreshing of the pages content, pictures and graphics. We have also undertaken the goal of having the ability to host individual webpages for the smaller retiree affiliate groups that do not currently have a page of their own.

www.yourpage.ca

As can be imagined, this is not a simple task, but the webpage committee along with our consultant, David Shortreed of Signal Flare Media are working hard to get this completed as soon as possible. If you have any comments or ideas for our webpage, please let us at know at ppao@ppao.ca

DID YOU KNOW?

MANAGEMENT MATTERS

If you are a member of a local Police Retiree Board and do not currently have a formal structure in place to manage your members, we can help. We have experience and resources to help you in getting a formal or informal board set up and tools to assist in contact with your members.

If your local Police Retirees group is not currently recognized as one of our affiliate groups, access is simple and the benefits are great. Send us an email at ppao@ppao.ca and let us help you get set up to offer most to your members.



Medallion

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By McFarlan Rowlands



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- ✓ Unique program add-on coverages
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www.medallioninsurance.ca/ppao

memberservices@mcfrc.ca



Register Your Membership with the PPAO

To ensure you can access the benefits the PPAO offers their members you must register with the PPAO. This is an important step. Through our affiliates you are members of the PPAO but not actually registered until you submit your application. It's easy to do online and takes only a few minutes.

What does Registering My Membership Do? Being a registered member of the PPAO provides access to the members only section of the PPAO webpage and to benefits and discounts that we offer. To register please use this link:

<https://membership.ppaocanada.ca/register/>

After receipt of your registration application, you will receive an email confirming your registration and you will be provided with your member number. You will also receive, via regular mail, a welcome letter and your membership card with your member number attached.



S.O.S.

Author Unknown



An Airbus 380 is on its way across the Atlantic. It flies consistently at 800 km/h at 30,000 feet, when suddenly a Eurofighter with a Tempo Mach 2 appears.

The pilot of the fighter jet slows down, flies alongside the Airbus and greets the pilot of the passenger plane by radio, "Airbus, boring flight isn't it? Now have a look here!"

He rolls his jet on its back, accelerates, breaks through the sound barrier, rises rapidly to a dizzying height, and then swoops down almost to sea level in a breathtaking dive. He

loops back next to the Airbus and asks, "Well, how was that?"

The Airbus pilot answers, "Very impressive, but watch this!"

The jet pilot watches the Airbus, but nothing happens. It continues to fly straight, at the same speed. After 15 minutes, the Airbus pilot radios, "Well, how was that?"

Confused, the jet pilot asks, "What did you do?"

The Airbus pilot laughs and says, "I got up, stretched my legs, walked to the back of the aircraft to use the washroom, then got a cup of coffee and a chocolate fudge pastry."

The moral of the story is: When you're young, speed and adrenaline seems to be great. But as you get older and wiser, you learn that comfort and peace are more important.

This is called S.O.S.: Slower, Older and Smarter.

Dedicated to all my senior friends... it's time to slow down and enjoy the rest of the trip.



**CAN YOU GUESS
WHY HE IS
SMILING?**