



THE PROFESSIONAL ASSOCIATION
OF FOREIGN SERVICE OFFICERS
L'ASSOCIATION PROFESSIONNELLE
DES AGENTS DU SERVICE EXTÉRIEUR

60th Annual General Meeting

Monday, October 20, 2025

Group Insurance Report

by Marty Johnston, Executive Assistant for Group Insurance Program

The number of members in our Group Life Insurance Program has increased again this year with many members joining the plan through increased promotion. **PAFSO would like to encourage new recruits joining the Foreign Service to take advantage of the 90-days open enrolment, without proof of insurability, to apply for basic coverage.**

The Life Insurance program was created because many of the many members were denied coverage based on their profession or when applying while overseas. The insurance covers members in high hardship postings. The Life Insurance Committee is always looking for members to sit on the committee to provide input on the program.

As many of our members do not carry coverage, we encourage you to take the time to consider the advantages of the very competitively priced term and dependent life insurance available from PAFSO. To obtain an information booklet, application forms, or for inquiries please visit www.pafso.com or contact Marty Johnston by e-mail to: marty.johnston@pafso.com

Operations were not as busy in 2025, as 2024 was the triennial year. In January, our insurance broker negotiated a 7% decrease in the Critical Illness premium. The continued promotion of the life insurance program has increased the total number of members in the program for the past 3 years. This gives PAFSO's insurance broker more influence when negotiating rates with Canada Life.

We would like to remind you that if you live outside of Quebec, Ontario, or Manitoba, you do not have to pay provincial taxes. This tax does not affect those members currently at post outside of Canada. Please update your address by contacting info@pafso-apase.com.

Your comments and suggestions are important to us. Please contact us at: marty.johnston@pafso.com