

LOCAL AUTHORITIES PENSION PLAN SPONSOR BOARD

Fire Fighters in Alberta have been professionally organized for over 100 years. We have been constantly evolving since then, and today we represent over 5,000 members including Fire Fighters, Paramedics, Fire Fighter / Paramedics, emergency communication operators, training officers, fire prevention officers and fire investigators.

The Alberta Professional Fire Fighters & Paramedics' Association (APFFPA) has always been active in advancing the needs of our members so they may have long and healthy careers that build to long and healthy retirements.

We do so by supporting those who support us, building relationships, and engaging our various stakeholders with a focus on solutions.

WHAT MAKES FIRE FIGHTERS UNIQUE

When a Fire Fighter begins their profession, they are typically of above average health compared to the public. When a Fire Fighter enters retirement, they are typically of below average health compared to the public. Sadly, we also know Fire Fighters do not have the life span, or live in retirement, as long as the average person does.

These factors make Fire Fighters pensions that much more important to them and the administration of this pension that much more important to the APFFPA.



INTERESTING DEMOGRAPHICS

Of our over 5,000 members:

- 85 % are the primary income earners in their households
- 87 % work full time hours
- 98 % intend to work 30+ year careers with the same employer

We believe there is some uniqueness in these three details that lend themselves to why Fire Fighters would request their own seat on the board.

PREVIOUS ADVOCACY

For years leading up to the formation of the Sponsor Board, we, with other unions, were lobbying the government for joint governance of our pensions. We understand that when the board was structured, we lacked the volume of members to earn a seat on the board but feel a seat for us is justified regardless.

When lobbying for joint governance, other provinces who had a joint governance model were used to contrast what was then Alberta's antiquated pension governance design.

The same provincial contrast exists today whereas British Columbia, Saskatchewan, Manitoba and Ontario have Fire Fighters represented within their joint governance model.



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TIMING

Given the significant health care transformation currently taking place, the *Joint Governance of Public Sector Pension Plans Act* must be amended to remove the heavy presence of Alberta Health Services on the employer side of the board and reflect the new health authorities. When this Act is opened, that's when we are asking for the APFFPA be awarded a seat on the Sponsor Board.

When doing so, we know our seat would need to be counterbalanced with an employer agency. Given all of our members are employed by municipalities, we suggest the Rural Municipalities of Alberta (RMA) and Alberta Municipalities (AM) no longer share an alternating seat but are each awarded their own.

THE ASK

We are asking for the Minister of Finance to amend 4(1)(a) of the *Joint Governance of Public Sector Pension Plans Act* to include one seat for the Alberta Professional Fire Fighters & Paramedics Association (APFFPA).

CONCLUSION

We understand the Sponsor Board's composition has not been altered since its inception and no other trade union has ever asked to be part of the board. So, in 2025 we approached the Sponsor Board, citing 8(2) and (3) of the Act, requesting the APFFPA be added but were unfortunately declined by them.

This leave lobbying the Minister of Finance as our only option to gain access to the governance board so we may represent our members to the best of our ability.



ALBERTA PROFESSIONAL
FIRE FIGHTERS
& PARAMEDICS
ASSOCIATION

WORKERS' COMPENSATION BOARD (WCB) MAXIMUM COMPENSABLE EARNINGS

Every province and territory in Canada sets a maximum compensable earnings (MCE) limit for workers receiving WCB benefits while off due to an occupational injury or illness.

With one of the lower caps in Canada, Alberta leaves Fire Fighters and Paramedics without full wage coverage when injured.

HOW THE MAX IS ESTABLISHED

Under the Workers' Compensation Act, the WCB Board of Directors sets the maximum compensable earnings to ensure at least 90% of Alberta workers receive full wage coverage.

The maximum is only adjusted when coverage falls below that 90% threshold.

THE ISSUE

Alberta's Fire Fighters typically serve 30+ years on the front lines. Their work is physically demanding and dangerous, making the likelihood of a time-loss WCB claim over the course of a career very high.

Routine exposure to carcinogens, violence, hazardous materials, and ill patients is routine, and these risks do not lessen with age. Occupational presumptions for cancer and post-traumatic stress further add to the burden of the job.

When a Fire Fighter is off work and receiving WCB remuneration, the current wage cap often results in reduced earnings. For first responders, the last thing they should have to do is shoulder the financial burden of their own occupational exposures or injuries.

No Fire Fighter or Paramedic injured in the line of duty should ever be forced to earn less through WCB.



THE SOLUTION

Of our over 5,000 members:

- 85 % are the primary income earners in their households
- 87 % work full time hours
- 98 % intend to work 30+ year careers with the same employer

Primary income support for our members and their families while on a compensable claim should not alter their quality of life.

Many Alberta Fire Fighters are hired in their 20's and work for the same employer until retirement at age 55-65. Over those decades of service, the physically demanding nature of the profession, combined with a high risk of musculoskeletal injury and cumulative exposure, makes a time-loss claim almost inevitable.

We believe there is some uniqueness in these three details that lend themselves to why Fire Fighters and Paramedics should be exempt from a wage cap.

THE ASK

We, the APFFPA, are asking the WCB Board of Directors, either at their discretion, or by way of Ministerial Order, allow exemption from WCB's MCE for Alberta's fire fighters and paramedics. This exemption would ensure fire fighters and paramedics receive their full wages when off work due to an occupational injury or illness.

Fire fighters and paramedics are at a higher risk for occupational injury, job related cancer and PTSD than the general public. Our earnings should not be less than the risks we accept.