



PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

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FALL 2009

From the President

It is hard to believe that summer has passed and we are once again into fall. At PEIRTA this signals the start of another busy year.

As we begin our year we are preparing for our annual meeting on November 5, 2009 at Rodd Royalty Inn. I believe that you will find this year's meeting very informative. We will be having updates on our always-important health care and pension, and on our relations with ACER-CART. As well, you will have an opportunity to provide us with feedback on the first year operation of our newsletter.

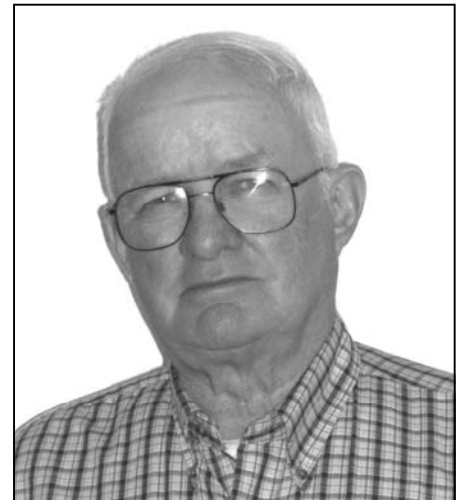
Our committee people have worked very hard on your behalf over the past year. Direction

which was given at last year's AGM has been followed as much as possible. It is important that we have a strong turnout from our membership to support the efforts of our committee chairs.

At this annual meeting we will be introducing some resolutions for your discussion and approval. We will also be electing our provincial executive for the next two years. As you are already aware, the county representatives for the next two years were elected at our spring socials. A nominating committee will be appointed to bring in a new slate of officers for the next two years. I would ask should you be approached to serve on the executive, please give it serious consideration. If our organization is to grow and meet the needs of our membership, we must

AGM Executive Elections

If you are interested in serving as President, Vice-President, Secretary, or Treasurer of the PEIRTA for the 2010-2012 term, please contact John Rowe, chairman of the nominating committee (email rowe@pei.sympatico.ca, or call



have members who are willing to serve. At the AGM, following the report of the nominating committee, we will be calling for nominations from the floor. Please feel free to let your name go forward even if the nominating committee did not approach you. I hope to see a strong group of RTA members on November 5.

902-838-2098), before November 5 so that he can add your name to the list of those nominated.

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Visit our website at
www.peirta.com

From the Editor

One of the joys of retirement is having the freedom to travel at times other than during summer and March break, and many of our retired teachers are taking advantage of this opportunity. Which brings me to medical coverage!

Because we have medicare, travel within Canada isn't much of an issue. We have reciprocal billing agreements with other provinces (except Quebec). Generally speaking, if eligible PEI residents require medical services **as the result of an emergency or sudden illness** in another province, that province will be billed by the attending physician, and PEI will reimburse the other province. For services provided in Quebec, PEI will pay the attending physician directly, or will reimburse the resident at a predetermined rate.

For PEI residents **travelling outside Canada**, government insured services for emergency or sudden illness will be paid at PEI rates only, in Canadian funds. You will be responsible for paying the difference between the full amount charged for medical care and

the amount paid by Government. The difference may be considerable, and for this reason extra insurance is advised.

We are privileged to have excellent travel insurance under our group insurance plan. Because some questions about travel coverage were raised at a recent RTA meeting, we decided to address this topic in some detail, and you will find comprehensive information beginning on p. 3.

The period of coverage under medicare is generally a total of 182 days in a twelve-month period, but may vary according to circumstances. For example, persons regularly absent from PEI for winter vacations must live in PEI for at least six months plus a day each year. Under some circumstances (e.g., missionary work, sabbatical leave), however, coverage may be extended up to a maximum of one year. Application for an extension must be made to the PEI Department of Health. It is strongly recommended that you notify the Department of Health of any absences to exceed one month. You should provide date of departure, destination, reason for travel, and date of return. This will help you avoid delays

in payment for out-of-province or out-of-country service. If you have any questions before leaving the province temporarily, call the Department to discuss your coverage.

For further information about our government medical insurance program (student coverage, exclusions, claims process, etc.) phone 902-838-0900 or 1-800-321-5492. Visit the medicare website at <http://www.gov.pe.ca/health/index.php3?number=1020475&lang=E>.

PEIRTA Executive does not necessarily agree with opinions expressed in material authored by those other than official representatives of the PEIRTA, and information about opportunities offered by others is for information only—no endorsement is implied.

Next issue in February. Submit material to margstewart@pei.eastlink.ca.

If you wish to read this newsletter online, instead of receiving a hard copy, send me an email and I will let you know when each issue should appear on our site and on the PEITF site.

Letters to the editor should be a maximum of 200 words, must include a one-line bio, and may be edited for length.

PEIRTA Executive and Officers 2007-2009

President: James MacAulay (961-2818) festival@eastlink.ca
Vice-President: Cindy McNally (859-3260) johnmnally@pei.sympatico.ca
Past President: John Rowe (838-2098) rowe@pei.sympatico.ca
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Queens: Eldon Rogerson (628-3816) erogerson@eastlink.ca
Kings: Aquinas Ryan (961-2782) giryan@eastlink.ca

Pension Committee Representative: Frank McQuaid

Group Insurance Representative: Kimball Blanchard

PEIRTA Webmaster: Bill Oehlke oehlke@islandtelecom.com

Now, let's talk travel insurance!

Editor's note ~ While the content of this article has been approved by Johnson Inc., it is in no way intended to represent the last word on travel insurance. Please contact Johnson Inc. when you have any question about your coverage.

As indicated in our last issue's article on group insurance, the PEITF Group Insurance Health Plan includes coverage for out-of-province travel medical insurance, with the \$1.75 per month premium included in your total premium. To be covered for travel, a member must be covered under the PEI provincial medicare plan. Under PEI medicare, an individual must reside in PEI for a total of six months plus one day in a twelve month period. There are no restrictions on the number of trips taken in a year, as long as the six months plus one day residence requirement is met.

Our plan, administered by Medavie (formerly Atlantic) Blue Cross, provides for 100% **medical emergency** coverage, Worldwide, for you and eligible dependents—up to \$2,000,000. As long as they are medically necessary, and required as the result of an emergency (unforeseen injury or illness while travelling outside province or country), Blue Cross will cover the following services, paying the difference between actual costs and what is paid for by government medical insurance programs (medicare):

- in-patient care in a public general hospital
- out-patient care in a public general hospital
- services of physician(s)

- services of a registered nurse for private duty nursing when medically necessary and ordered by the attending physician

- diagnostic services

- transportation expenses incurred in excess of the level of expense that would have normally been incurred had no injury or illness occurred

- board and lodging or similar expenses, to a maximum of \$700, when required as the result of illness or injury leading to hospitalization

- return of vehicle expenses up to \$1000 for privately owned or rented vehicle when the insured is unable to drive

- repatriation expenses to a maximum of \$3000 for return of a deceased participant to his or home community in Canada

Being a member of this plan means that when you travel outside the province/country, if you have to access emergency medical services, in the long term you should not be out of pocket. In the short term, there may be circumstances where it will make sense to pay up-front for minor services, in which case you will be able to recover your costs when you return home (submit first claim to medicare, remainder to Johnson Inc. Medavie Blue Cross. Johnson Inc. will be happy to assist you in forwarding your claim). It also means that you should not have to purchase any other medical insurance, even if a travel agent advises you to do so.

Do not confuse medical coverage with trip cancellation/interruption insurance. Our plan does not provide this coverage.

Details of coverage are contained in the PEITF Group Insurance Plan booklet, which can be obtained from Johnson Inc. If you require a booklet, contact Johnson Inc. at 902-628-3537 or 1-800-371-9516, or visit their office at 111 Kent Street in Charlottetown.

Exclusions

While our plan has very few exclusions that are not obvious once one understands that coverage is for emergency services only, it is very important to remember that **pre-existing conditions are excluded.**

A pre-existing condition is any medical condition (illness, sickness, injury, symptom) that required "consultation, diagnosis, treatment and/or investigation" within a six-month period prior to departure from your province of residence;

OR

any medical condition for which a new medication was prescribed, or a change in dosage for an existing medication was made, in the 90 days prior to departure.

So—if you consult a doctor with symptoms of heart disease, travel out of the country within six months, and have a heart attack—your costs will not be covered by your insurance. If, however, you break your leg, you will be covered, because the injury is not related to the pre-existing condition.

If you are on medication for high blood pressure, and your doctor **changes your medication, or** →

increases or decreases your dosage, and you travel out of the country within ninety days, and you have a stroke, you will not likely be covered. But if you are hospitalized with appendicitis you will be, because the illness is not related to the pre-existing condition and/or the change in medication.

Pre-existing conditions that have been stable for six months, and medications that have not been prescribed or changed within 90 days, do not affect coverage.

On the back of your blue Medavie Blue Cross claim card you will find a toll-free number for the assistance provider who must be called in order to acquire services or establish a claim. If you incur significant expenses without calling the assistance provider to verify eligibility and coverage, you will not be covered. While it is best to call the assistance provider in the case of **any** medical emergency that necessitates a visit to a doctor or ER, **notification of hospitalization within 24 hours is a condition of coverage.**

While there is no specific restriction against travelling to high risk countries (whether or not Government has issued a travel advisory), there is a general exclusion for “services in connection with an injury or disease resulting from riot, insurrection or war, whether war be declared or not. This includes any condition caused directly or indirectly by any armed forces.”

If you have any doubt about whether you will be covered or not, call Medavie Blue Cross at 1-800-667-4511, ask for Out-of-Province Travel, and explain your situation. If your situation is at all unusual, get

whatever they tell you in writing.

Tips

Before you travel, especially if you are going out of the country,

- find out what you can about medical facilities and health care in the places you plan to visit;
- consult a travel clinic for information about immunizations, endemic diseases, travel advisories, etc.;
- if you have a cell phone, list an emergency contact number under ICE —In Case of Emergency (police and medics are familiar with this listing, and will look for it);
- photocopy your passport and insurance ID card so you can pack copies;
- pack medication in original containers (with your name, doctor’s name), along with an extra supply of medication, in your carry-on bag (good idea to carry prescriptions for medications, contacts, and glasses as well).

When you travel, especially if you leave the country,

- carry your insurance ID card with contact number of assistance provider, along with identification and emergency contact numbers, at all times;
- inform a travelling companion where he or she can find your insurance information, and what to do in the event of an emergency.

Opening a Claim

If you have a medical emergency, call (or have someone call) the number on the back of your card as soon as possible. The assistance provider will advise you (e.g., suggest approved hospitals/clinics); and manage your claim (e.g., arrange for services, and prevent your having to pay

up-front; arrange for medical evacuation, if necessary; liaise with attending physician(s) and family doctor; eliminate your need to make expensive long distance calls). In short, he or she will make life much simpler for you, and prevent an already unpleasant experience from being even worse than it needs to be.

Pitfalls to Avoid

- Travelling without being insured because of a pre-existing condition. Weigh the pros and cons. Is having a few weeks in the sun worth the chance you are taking if you are not covered for a pre-existing condition and have a medical emergency related to that condition?
- Not contacting the Travel Assist Provider (numbers on back of card) within required time limits. Call before you access the service, if at all possible, and especially if it is for anything major. Call within 24 hours if you are hospitalized. Failure to do so may make you ineligible for coverage.
- Not carrying your insurance ID card with you when travelling, and/or →

PEIRTA 2009 AGM

November 5, 2009

Rodd Royalty Inn

Charlottetown

10am-2pm

Turkey Dinner—\$20.00

Meeting only—\$5.00

County reps will be installed and other executive members will be elected at this meeting.

not telling a travelling companion how to find insurance info, contact numbers, etc. If you are not able to make the phone call, someone has to!

- Not having proof of departure from home province, and first return (e.g., stamped passport, airline tickets/boarding passes, travel agent itinerary, gas receipts). While not essential, it's sometimes useful to have this information.

- Staying away after receiving insured services, and after being advised by Blue Cross to return home. Suppose you fall ill. You are hospitalized, treated, and stabilized. Blue Cross advises you to return home, but you

have been winning at the casino, and decide to stay. You fall ill again, with the same medical problem. You will not be covered.

- Forgetting that it might not make medical sense to travel even if you are eligible for insurance coverage (e.g., deciding to wait until after you come back from Hawaii before investigating those nasty chest pains you are having more frequently—because you don't want to void your coverage).

While the list will vary from person to person, there are some things that you never leave home without. Your passport. A one-litre re-sealable plas-

tic bag for gels and liquids. An inflatable pillow for long flights. A good book. Sudoku. Snacks. Sun screen. Credit card(s). Your Tilley. Travel insurance, with no excluded pre-existing conditions, should be on everyone's list.



Does it tick you off when you have to pay \$2 - \$3 for a bottle of water in an airport? Carry an empty bottle through security, and then fill it up at a water fountain.

Executive Resolutions to 2009 AGM

The following resolutions will be brought by the PEIRTA Executive to the 2009 AGM for discussion and amendment/ approval by the membership. In the case of the bylaw changes, please note that the you have existing wording with deletions, and new wording is bolded.

1. Be it resolved that the PEIRTA Inc. bylaws be amended as follows:

7. EXECUTIVE

a) The executive committee of this Association shall be: President, Vice-President, immediate Past President, Secretary, Treasurer, and one representative from each county.

b) ~~Members of the executive committee, with the exception of the Past President, The Presi-~~

dent, Vice-President, Secretary, and Treasurer of the executive committee shall be elected for a term of two years at the ~~annual meeting~~ **AGM** of the Association **and may serve a maximum of two terms.**

c) **In an election year, the county representatives shall be elected for a two-year term at the county socials, and may serve a maximum of two terms.**

d) The incoming executive committee will assume office January 1 of the calendar year following the election.

e) The signing authority for the PEIRTA shall be any two (2) of the President, Vice-President, Secretary, or Treasurer.

9. ANNUAL MEETING

a) The annual meeting shall be

held within the first seven days of November each year or at such other time as determined by the executive.

b) ~~The new executive~~ **The executive members—President, Vice-President, Secretary, and Treasurer—**will be elected every second year at the AGM.

c) **The county representatives will be elected every second year at the county socials, and will be sworn in to office at the AGM.**

d) Between the AGM and January 1 of an election year, a transition meeting of the past executive and the in-coming executive shall be held.

2. Be it resolved that an annual honorarium of \$250 be paid to the webmaster of the PEIRTA website.

ACER-CART AGM 2009

By Jim MacAulay

Our meeting began on Friday, June 6 with greetings from our president and the secretary general of CTF, Dr. Calvin Fraser. The highlight of Dr Fraser's talk was an invitation for our organization to become an associate member of CTF. Subsequently, PEIRTA voted to request associate membership. While associate membership does not involve any financial obligation, we would be able to participate in some CTF activities, including Project Overseas and the Canadian Public Employer Acquisition Club Program, which allows discounts on many purchases.

A review of correspondence included mention of the appointment of ACER-CART's new executive director, Norbert Boudreau, as well as recognition of our views on some Federal election issues affecting seniors.

Reports from our ACER-CART executive members showed clearly the dedication of our executive. President Biales outlined her activities over the year.

Much of her time was spent in the search for and appointment of our new executive director, and his inservice. She also shared correspondence with various officials re direction given at the 2008 AGM. Dr. Tom Gaskell, in his report on health care, ex-

pressed concern about the erosion of our public system. We need to be vigilant if we hope to maintain this system at an acceptable level. Vaughn Wadelius, in his communications report, outlined his activities in keeping member organizations informed. Members feel that he has done an excellent job. Arnold Hull reported activities related to pension and retirement income. Commenting on infrastructure, he noted that municipalities maintain the vast majority of the country's infrastructure. Affordable housing, active communities, and rural and northern development occupied the rest of his report. The executive director indicated that quarterly reports will soon be a reality once more, and that a greater effort will be made to provide bilingual services.

Member reports showed clearly that the issues are basically the same across Canada. Except in Manitoba, retired teacher organizations enjoy excellent relationships with active teacher organizations. Some member organizations have made significant strides in member recruitment, health care, and pension monitoring. Some of these initiatives will be on our agendas in time.

On Saturday morning we had an excellent presentation by Johnson Inc. on the topic of travel insurance. The presentation sparked

many questions and much discussion. My conclusion is that we should make doubly sure of our insurance before we begin a trip, either in or out of the country. Each situation seems to be different and should be individually checked.

I have provided our executive with copies of the motions that were presented, with amendments where appropriate. These were all carried in one form or another. Also, I have a copy of the revised ACER-CART constitution, by-laws, policies, and rules of procedure for meetings. To date we have only the English edition; the French translation will follow. I really feel that PEIRTA should take a good look at these and maybe adopt some for our own purposes.

Finally, the national budget for next year was presented and adopted. The main difference in next year's budget is a provision to allow national members funds to attend meetings of member organizations to further explain the aims and purposes of ACER-CART. (We will take advantage of this provision at our annual meeting in November.)

Executive Director Boudreau requested that in our dealings with ACER-CART, we use the forms provided on their website, forwarding them to him. This will enable him to more easily coordinate the efforts of all.



Carrie St. Jean



Greetings to all retired teachers!

Thank you for the invitation to contribute to your fall newsletter. My name is Carrie St. Jean and I began my two-year term as PEITF President on July 2. I have been a teacher for 17 years. The majority of my career has been at Glen Stewart School where I was teacher-librarian for 14 years. While I have loved my teaching career to date, I am really enjoying the change and will do my best to represent the teachers of Prince Edward Island. It is an honour to speak on teachers' behalf and I welcome the opportunity to profile and help advance the profession.

One of my first responsibilities in July was attending the Annual Meeting of the Canadian Teachers' Federation in Ottawa. Part of this meeting was devoted to the first ever Presidents' Forum. The two day forum was an open discussion on the impacts of external assessment on students, the teaching profession and policy development. People from a wide variety of backgrounds, roles and experiences came together to discuss and share opinions. Despite divergent points of view, all were listened to and all in attendance were in agreement that there is a need to refocus the discourse on testing to a dialogue on authentic assessment that supports teaching and learning. This will only be achieved through collaborative work with all education partners.

Another theme of the CTF meeting

was solidarity. Outgoing President Emily Noble spoke passionately, providing many examples from Canada and across the world where unions have been under attack. She lamented the fact that many teachers look the other way and do not see the need to be active participants in their unions or federations. Ms. Noble cautioned against this unfortunate complacency. Our new CTF President is Mary-Lou Donnelly, former President of the Nova Scotia Teachers Union.

Unfortunately, the resolution of the Prince Edward Island Retired Teachers' Association that they become an Associate Member of CTF was soundly defeated. Several of the large unions spoke of contentious relationships they have had with retired teacher groups and the motion was struck down.

The long awaited announcement for the introduction of kindergarten into the public school system became a reality in late July. This

is great news for the children of Prince Edward Island. Many details have to be worked out around this major policy shift. Working groups have been established and this development will consume the energies of many educators this year.

As I write this column, students and teachers have been back to school for one week. So far the year seems to be off to a very positive start! I realize that some of you are new retirees. Congratulations to you as you begin a new chapter of your life journey! May you be blessed with health and happiness as you enjoy a richly deserved retirement.

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ACER-CART Executive 2009-2010

Back (L to R): Tom Gaskell (Atlantic), Edward Zegray (Quebec), Dean McMullen (West), Norbert Boudreau (Executive Director)

Front (L to R): Arnold Hull (Ontario, VP), Vaughn Wadelius (President), Helen Biales (Past President)



ACER-CART Atlantic Directors and Regional Representatives

Back (L to R): Jim MacAulay (PEIRTA), George Little (NBSRT), James Dobson (RTANL), Helen Biales (Past President), Tom Gaskell (Regional Rep)

Front (L to R): Norbert Boudreau (Executive Director), Geraldine Wall (RTANL), Roger Doiron (SERFNB), Phyllis Coute (RTO-NSTU), Vaughn Wadelius (Past VP)

ACER-CART has been requested to assist in the distribution of information about a survey which is being conducted Sep-Nov 2009. A research project by the HR Council, the survey will assess interest in mid- to late-career transitions from the public sector or private sector or retirement, to paid employment in the non-profit sector. For more information, or to complete the survey, visit www.ACER-CART.org. On this site you will also find a list of potentially useful web resources, plus lots of other interesting stuff!