



# PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

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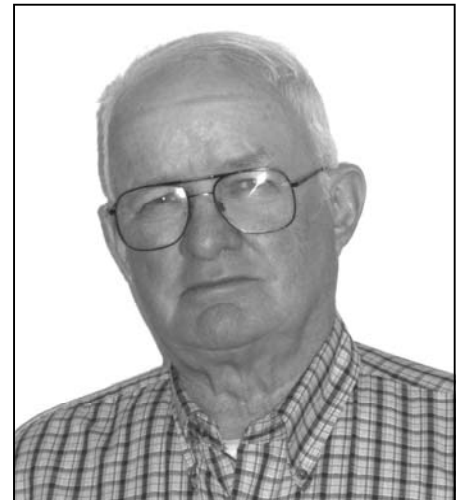
## From the President

As we approach our summer break our efforts on behalf of retired teachers seem to be bearing fruit. In my last message I noted that we were working very hard on our group insurance program. At last we have obtained information which we had been seeking for some time. It is very difficult for us to deal with government and our insurance providers if we do not know exactly where we stand. As you are well aware, our insurance premiums have been increasing at a great rate over the years. We want to be absolutely sure that we are only paying for our proper service. In another section of this newsletter you will be given an update by our insurance chairman, Kimball. You will note that some of the onus for effective operation of our program is clearly on the shoulders of retired teachers. Those who turn or

have turned 65 have to make sure that the pharmacy where they get service is fully aware of this. The responsibility for recording this information is not the pharmacies', but ours. Remember that we have a user-pay program. Any time we are able to cut costs it will be reflected in our premiums.

In early June your vice-president, Spurgeon Robbins, and I will be attending the annual meeting of the Canadian Association of Retired teachers in Ottawa. Our national organization has grown into a large body which has a great deal of influence on matters affecting retired teachers and indeed seniors as a whole. At the present time, ACER-CART is urging the federal government to appoint an investment regulator. We deem this to be very important as many seniors have discovered that their investments have been squandered and they have no recourse. Other topics which concern us will be debated and decisions will be reached. In our next newsletter we will report on our deliberations.

Now that summer is around the corner I expect that most of our members are on P.E.I. It is great to visit warmer climates during the winter season but there are few places better



than P.E.I. during the summer. I wish each of you a most pleasant and rewarding summer season.

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### NEWS Flash!!!

Flaherty: National securities regulator is coming

Federal finance minister says he is "days" away from tabling a draft bill to replace provincial patchwork with a single system.

*Toronto Star, May 4, 2010*

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[www.peirta.com](http://www.peirta.com)

## From the Editor

If anyone has questioned whether having a retired teachers' association is of any value, I hope you will read Kimball Blanchard's update on group insurance in this issue. The significance of having an organization which legally acts as a voice for retired teachers, with leaders who are committed and generous with their time, is more obvious all the time. It has taken our group insurance committee (Kimball Blanchard, RTA and Insurance Trustees; Jim MacAulay, RTA; Michel Plamondon, PEITF and Trustees; Shaun MacCormac, PEITF; and two government reps) some time to get the information that they have needed to support their suspicion that all has not been well with the integration of our drug plan and the DCAP. But their tenacity has paid off. Now we know who in fact has been subsidizing whom, and to just what extent. Kudos are in order. As we move forward, each of us needs to know how to make these plans work for us, and

how to avoid the mistakes of the past.

Your executive is embarking on another project which will not only serve current members and executive, but will be invaluable in the future. Your president, Jim MacAulay, has for some time posited that we need a policy handbook for the PEIRTA. The more sophisticated (in the broad sense of the word!) the organization becomes, and the more actively involved our members become, the more Jim is right. Steps are now being taken by your executive to develop such a handbook—together with a system for review of existing policies and the writing of new ones (including mechanisms by which members can have input). Once the initial policy book is completed, it will be updated and changed regularly to reflect growth and change in our organization.

I don't know how many of you have been especially enjoying the fact that we are retired teachers as opposed to active teachers. The events of the past year or so (battles over which schools

should close and which should not; talk about rezoning—or not; the complexities related to bringing kindergarten into the public system; problems stemming from the mass fascination with social networking sites) all make me glad I am where I am. And what about the recent rhetoric from government with the words “deficit,” “salaries,” “cuts,” and “jobs” all being used in the same context. Ah, it takes me back!!!

*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 early October. Submit material to [margstewart@pei.eastlink.ca](mailto: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.*

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## PEITF—The early years (Final instalment)

*Editor's note—In the spring of 2007 I was asked to address the PEITF Area Association annual meetings and attempt to answer the question "What gains have been made by PEITF over time?" What follows is the final instalment of a somewhat amended version of my text. I am indebted especially to Arlyn Leard's early history of the Federation, and to Jim Blanchard, Paddy Murphy, Sterling Stratton, and the staff at PEITF.*

### Professional Development

When PEI teachers first organized, improving the professional qualifications of teachers was a priority. Even this fledgling group held an annual convention to inspire and motivate teachers. Over time, local conventions and small study groups provided some in-service, a summer school program for teachers was introduced, a Certifications Board was established, and classes of licence were upgraded. Federation offered workshops apart from those at Convention, scholarships for teachers were introduced, sabbatical leaves were established, a code of ethics was created, and special associations were formed.

On its own, or collaboratively with the Department of Education, school boards, universities, and other teacher organizations, PEITF can take credit for the fact that you currently have access to professional development opportunities which are second to none. There are programs for new teachers, new principals, new vice-principals, and mid-career teachers. In-service for new programs is mandated by your Memorandum. Over a dozen specialist associations offer professional development for their members. The annual convention continues, there is a province-wide

PD day in November, and every school has two staff development days. Eight continuing education courses approved for salary increment purposes are periodically offered by the Federation in several sites around the province, along with workshops to meet specific needs (pre-retirement, e.g.). Three sabbatical leaves (lost in 1994, regained by Federation in 2000), are offered annually. Staff positions at PEITF, the Department, and each district are dedicated in whole or in part to teacher PD. Several resource centres house professional materials available to teachers, and standing committees at all levels promote and plan staff development. This is not an exhaustive list, but we have clearly come a long way.

### Communications

In the early days of the Federation, communication was extremely difficult. An education column in the *Guardian* appeared more or less regularly between 1935 and 1960, and radio broadcasts during Education Week were somewhat effective. But attempts to produce a regular magazine or newsletter were unsuccessful until 1945, when the *PEITF Newsletter*, which still exists, was first published. Soon after, a Federation handbook was created.

I would hazard a guess that communication within PEITF today is better than in any other teacher organization in the country. This is true partly because of size, partly because of structure, and partly because of the efforts of leadership and staff. The President attends all monthly Area Association meetings and Executive meetings, meets with the Board at least three times a year, is an ex-officio member

of all standing committees, and visits all schools during his or her term. Board of Governors reps are updated between meetings if necessary, and report regularly to their staffs. At least four newsletters and over a dozen summaries are published annually. A website launched in the late nineties is increasingly being used to keep members informed. There is a PEITF Handbook in every school, and it is updated regularly.

### Consultation

For many years, even after they had organized, teachers played little or no role in decision making related to education. Not only were they not consulted, they were rarely listened to—even though resolutions were routinely passed, briefs were presented, and meetings were held. Now, according to the Memorandum, PEITF must be consulted on any change to statutes, regulations, or ministers' directives which affect the terms and conditions of employment of teachers. And while we understand that ultimately Government can do what it wants, there has been for some years a history of consultation and co-operation, and teachers have a strong and respected voice in decision making.

### Staffing and Funding Formula (student-teacher ratio)

In 2001 PEITF negotiated a letter of understanding with Government re staffing levels—one which guaranteed that for at least one year, staffing levels would remain the same. Over the next two years, Federation played a major role in consultations leading up to a new staffing and funding formula, one which over a six-year period would see the number of teachers significantly increase, even in the face

See PEITF, 6

## Prince County Social

by Sherrill Barwise

The Prince County PEIRTA Spring Social was held at the Lions Club in St. Eleanors on April 29, 2010.

Despite problems related to the advertisement of the time and place for our meeting, twenty-five teachers attended. We apologize for the oversight to the teachers who might otherwise have been with us.



Prince County rep Sherrill Barwise welcomed everyone and introduced our guest, Dale Sabean, Superintendent of Education, Western Board,

who brought greetings from the board and spoke briefly on some new challenges for teachers. He highlighted the issue of bullying, which is a national concern—especially as it relates to Facebook and other social networking websites. He also shared with us the fact that he will soon become a member of our group, since he plans to retire in the near future.

James McAulay and Kimball reviewed and answered questions on medical insurance issues.

Door prizes were donated by Guardian Drug, Central Credit Union, and Scotiabank, all of O'Leary; Gentleman Jim's Restaurant, Summerside; Johnson Inc.; and Sherrill Barwise. Thanks to all. And con-

gratulations to winners Alma Nunn, Joyce Heffel, Cindy and John McNally, Bruce Curry, Kimball Blanchard, Jim MacAulay, and Elmer Arsenault.



The social concluded with lunch and entertainment by Jeff Tucker.

## Queens County Social

by Sheridyth MacNeill

The Queens County Retired Teachers' Social, Wednesday, May 5, was a great afternoon with about 60 members enjoying seeing old friends and receiving information about matters of interest. They were welcomed by Sheridyth MacNeill, Queens County rep.



Jim MacAulay, President of PEIRTA, spoke briefly about the ongoing work of the RTA executive. He mentioned especially their action in support of ACER-CART's

efforts to convince the federal government to establish a national securities regulator and take additional steps to address the problem of investment fraud. Executive members have written to and met with MPs, and have been well received.

Jim introduced Kimball Blanchard, who spoke in some detail about his committee's work in the area of health insurance. Billing problems have been brought to light, and Kimball outlined some of the steps our members need to take in order to help address the problems.

Thank you to those who donated door prizes: Johnson Inc., Lawton's Pharmacy, Buy-Rite, Boy Scouts, Eagles Glenn, and Sherwood Drug Mart. Lucky winners were Sandra Cameron, Elaine Somerville, Lorraine Coffin, Roma MacLeod, Ernie Stavert, Diane MacPhail, Myra Fougere, Clare-Anne MacAulay, George Knox, and Eldon Rogerson. The 50/50 draw of \$56 dollars was won by Patricia Fitzpatrick.

We finished off the afternoon with coffee, snacks, and some fabulous music performed by none other than our own Glen MacEachern!



We hope to see even more out next year.

## Group Insurance—

### Update by Kimball Blanchard

As you are aware, during the last round of negotiations PEITF made a commitment to address the issue of the relationship between active teachers and retired teachers with regard to their coverage under the health component of our group insurance plan and the manner by which rates are established for this coverage. As you are also aware, a committee with representation from PEITF, PEIRTA, and Government has been meeting to determine our future direction. We have for over thirty years set the rates for the plan by combining the experience of active and retired teachers. Government copays premiums for active teachers, and because accounting principles have changed, they have to claim a liability. The amount of this liability is still being debated by the two parties. In an attempt to define the liability, the committee scheduled a meeting with a government actuary, but the meeting was cancelled (inclement weather) and as yet has not been rescheduled. The present PEITF contract with Government expires on June 30 of this year. We assume that this issue will be on the table during the current negotiations but, given the time lines, it is difficult to see how changes can be made in time for September of this

year.

The PEITF Group Insurance Trustees are well aware of our concerns about our Medavie Blue Cross plan, and they are taking a number of steps to try to prepare for what may be required in the future.

At our last meeting we looked at a number of insurance options—the details of which are still confidential—and we have asked Johnson Insurance to do a cost analysis of several of these proposals. This information should be available at our June meeting. Our preference is to maintain the “status quo,” but we have to be prepared to look at other options. Nothing will be done without providing an opportunity for RTA members to receive information and provide input. The final decision does, however, rest with the Group Insurance Trustees.

The trustees have also attempted to get a better grasp on the health experience within the plan. In the past the claims experience has been reported for three groups: active teachers, retired teachers, and a small group of retired teachers who were taken into the plan as a group in the late 1970's because they had no coverage available to them. At our December meeting the trustees passed a motion to change the reporting process and as a

result the experience will now be reported for active teachers, retired teachers under 65, and retired teachers 65 and over. We have approximately 700 covered members and dependants in the under 65 category, and approximately 700 covered members and dependants in the over 65 category. In the 12 month period ending October 31, 2009, 85.25% of the total medical claim for the under-65 group and 81.25% of the total claim for the over-65 group were for prescription drugs.

Given the existence of the provincial DCAP program, the committee felt that there should be a more significant difference between the two groups, so we requested Johnson Insurance to ask Medavie Blue Cross to do a thorough check on claims paid by our plan. At a meeting in April we received some interesting information.

Many claims have been paid by our plan that should have been covered by the DCAP. Some of these were paid either because the member did not inform the pharmacy that she/he was eligible for the DCAP, or because the pharmacy billed the prescription incorrectly. A second problem has arisen when a pharmacy has issued a 90-day supply of a medication when the DCAP allows only a 30-day supply. The extra 60 days worth of →

medication is billed directly to our plan rather than to the provincial plan. The additional cost can be considerable. A third area of concern relates to “Special Authorization” drugs, which require a “Drugs Program Exceptional Drug Request” form. This form has to be filled out by a physician and the request has to be approved before the prescription can be issued. It appears that this process is sometimes being overlooked and these prescriptions are being billed to our plan directly. It is difficult to determine a dollar figure here because some of the special authorization requests may not have been approved, but there may be considerable money involved.

In order to help improve the current situation, a number of steps will be taken. Medavie Blue Cross will monitor the experience on a monthly and quarterly basis. As well, consideration is being given to provision of a “pop-up” which, when applicable, will appear on a pharmacy screen when a prescription is entered and will indicate that the claimant is 65 and is covered under the DCAP. To deal with the concern of “Special Authorization” prescriptions, if the proper form is not submitted, our plan will pay for one month only. After that, no prescription will be issued without the completion of

the proper form. If the request for special authorization is turned down, and the medication is on the list of drugs that we normally cover, the cost will be covered by our insurance.

In their recent budget, Government announced that there will be a 25% reduction in the co-pay for the seniors’ drug program. This should help our plan. As well, an extra 1.3 million dollars will be provided to extend coverage under the provincial drug plan. This could also help to improve our bottom line; some of the drugs to be added to the provincial formulary may currently be covered by our plan.

The province of Ontario recently announced a change in how prescription drugs are costed. Our small province cannot influence drug costs, but we may experience some long term benefits as a result of what is happening in Ontario. We can only hope.

A recent editorial in the *Guardian* called for the establishment of a catastrophic drug program for PEI. It seems that the whole issue of drug coverage is in the news these days. As participants in our plan we must seek out every way possible to keep our costs under control. Remember—our plan is a “pay-in-pay-out” plan. Our usage determines our rates. So please be diligent!

### **PEITF** (cont’d from 3)

of declining enrolments. Government implemented the formula, then put it on hold for one year, then reinstated it. They reaffirmed their commitment to it in the [2007] budget. By the time the formula is fully applied, PEI will have one of the best student-teacher ratios in the country, instead of one of the worst. This has been, without question, one of the most significant recent gains for Island teachers.

### **Conclusion**

What has struck me most while preparing this presentation is the truth of the old saying, “The more things change the more they remain the same.” For almost 130 years, annual teachers’ conventions have been held, and at these conventions “the worth and dignity of the teaching profession [have been] kept before the teachers.” (Dover, 1962). It is interesting that minutes of the 1912 Annual Convention show that modern children were a cause of concern—described as “far ahead of their time, idle, [and] hard to handle.” (Dover) What to do? Almost 100 years ago, teachers were reminded that they should understand the individuality of each child! Since the beginning, the Federation has fought for the child’s right to the best education possible; and for the teacher’s right to respect, to fair treatment, to fair compensation, and to reasonable benefits and working conditions. Since the beginning, teacher leaders have favoured co-operation over confrontation, and respectful collaboration over single-mindedness and conflict. And since the beginning, the strength of the organization has depended upon the commitment and hard work of its leaders and its members. These things are unlikely to change, and they shouldn’t.



Carrie St. Jean



Greetings to all retired teachers.

The 2009-10 school year is rapidly winding down. This has been a very busy and exciting year for public education in Prince Edward Island. The introduction of kindergarten is a welcome and overdue addition to our schools. The majority of our energies at Federation House have been devoted to the negotiation of the kindergarten agreement. At the time of this writing we are also in negotiations for a new contract.

Our Annual Area Association Day has just passed. Teachers had a great day dealing with Federation and district business. Minister of Education and Early Childhood Development Doug Currie spoke to all three associations. We look forward to working with the Minister and participating in an Education Summit that will be held June 4 and 5. The future of education in Prince Edward Island with a view to 2020 will be the focus of this gathering.

Approximately 30 teachers are planning to retire in June. We know the RTA will look forward to adding to their ranks. The PEITF would like to thank RTA for hosting a successful social in late spring. We are happy to share our building space and look forward to more chances for our paths to cross.

On behalf of all PEITF members I want to wish everyone a great spring and summer season.

## Attention 65+ Members

**Are you 65 or over?** Many drugs are covered by the provincial DCAP. Please ensure that your pharmacist knows of your eligibility.

**Are you using a drug for which you need special authorization?** Ask your doctor or pharmacist. The drug will only be covered by the DCAP if you have a completed form from your doctor.

**Are you entitled to a 30 day supply or a 90 day supply of your prescription?** Ask your pharmacist what is covered by the DCAP. **You** will not pay more for three 30-day supplies of an eligible drug—the DCAP will cover the drug and your insurance plan will cover dispensing and professional fees.

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## Kings County Social

by George Knox

The Kings County social was held on May 13 from 1:00 to 3:30. The meeting, held at the Dr. Roddie



Centre at St. Peters Bay, was chaired by George Knox, the Kings County rep. Jim MacAulay

introduced the executive, all of whom were in attendance.

The group visited around the punch bowl while Pat McCardle and Barb Foster registered retirees.



Jim MacAulay spoke on the need to regulate investors as some seniors are losing their savings because of dishonest people. We are supporting the federal government in their efforts to control this problem.

Kimball Blanchard spoke in detail about some problems with our drug plan. He outlined several steps that can be taken so that

more drugs for those over 65 will be billed to the DCAP, which could result in huge savings for our plan.

A number of door prizes were supplied by local businesses and by Johnson Inc. Thank you all.



An ample lunch was enjoyed by the more than 30 retirees who attended the social at the Bay.

## 65+ ?

**Please be proactive. Speak to your pharmacist about your drug coverage—the DCAP and Medavie Blue Cross.**

### The Vial of Life Program

The Vial of Life program is free to participants, and provides an easy way for emergency personnel (Fire Department First Responders, Island EMS, RCMP) to quickly access information so that appropriate action can be taken during a medical emergency even if a patient is unconscious or cannot speak.

To participate in this program, obtain a kit from the PEI Seniors Safety Program. The kit consists of a plastic vial for each person, a form on which to record important medical and personal information, and a red and white Vial of Life decal to be placed on the door of the refrigerator. This will immediately alert emergency personnel that important health information is available.

- ▶ Complete the Vial of Life information form and place it in the vial.
- ▶ Place the vial in the refrigerator on the upper shelf inside the door on the side closest to the door handle.
- ▶ Place the red and white Vial of Life decal on the outside upper left corner of the refrigerator door.
- ▶ Use one vial per person in the home and be sure that each person has included an updated information sheet.
- ▶ Keep your information updated.
- ▶ Do not keep medications stored in the vial.

If you have questions, or wish to participate, contact the PEI Seniors Safety Program at 902-393-7400 (East) or 902-439-7000 (West); or email [lynnann.seniorssafety@hotmail.com](mailto:lynnann.seniorssafety@hotmail.com) or [mccardle@pei.sympatico.ca](mailto:mccardle@pei.sympatico.ca).