



PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

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From the President

Best wishes to all retired teachers and their families. Stay safe!

We have been extremely fortunate in keeping our positive COVID-19 numbers low compared to the rest of Canada and the world.

Dr Morrison's leadership, along with Provincial and Federal assistance has, for the most part, provided us with a comfortable living environment in Prince Edward Island. I know by speaking with former colleagues of mine in Quebec, Ontario, Alberta, and British Columbia how much they envy our situation compared to theirs. A friend of mine in Montreal longs for getting out of his home to go for a walk—his outside walks are on his six by twelve foot balcony! We have

it pretty good here in Prince Edward Island.

We have had the opportunity to participate in a wide variety of activities that other provinces have not allowed their citizens to partake of—we should be thankful. Yet we have seen the effects of COVID-19 on our economy, in our schools, at work and at play. It is important to keep up the good work in obeying the directives issued by our health teams so that we will have a chance to get back to “normal”—or perhaps a “new normal.”

The PEIRTA is a relatively young organization, having held its first organized meeting on October 22, 1975 at the PEITF office. Since then, a variety of different executives have worked hard on your behalf. Don't be shy in asking for assistance for yourself and your family.

Among other things, we are currently working on a new bursary for high school students, a proposal that will be brought to the AGM in November for your approval.

Let us know what we should be focusing on to make your retirement a better phase of your life.



COVID-19 Stats, PEI, as of May 18 (PEI Government Data)

Total cases = 194

Age distribution (in years)

< 20	20 (10.3%)
20 to 39	115 (59.3%)
40 to 59	44 (22.7%)
60 to 79	14 (7.2%)
80 and over	1 (0.5%)

Negative tests 151,738

Vaccinations, PEI, as of May 18

First dose	62,213 (44.2%)
Second dose	11,700 (8.4%)

Immunization Target Age 12+ 80%

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Visit our website at
www.peirta.com

From the Editor

Got my first vaccine shot April 22, late afternoon. Played pickleball the next morning. Felt fine.

Speaking of pickleball—a game that is (sort of) a mixture of tennis, ping pong, and badminton—did you know that approximately 60,000 people play pickleball in Canada? That pickleball is America's fastest growing sport, with an estimated 4.2 million players? That there is an International Federation of Pickleball, with 47 current member countries? That there are provincial, regional, national, and international tournaments, and that national tournaments in the US are televised? That pickleball is played in at least a dozen different locations in PEI, with twenty or more venues, and PEI Pickleball has its own Facebook page? That Walmart sells a license plate frame that says "I'd rather be playing pickleball"? And that Rodd Hotel and Resorts currently offer a 15% discount for pickleball players?

Pickleball is easy to play, was designed for all age levels, and has been described as the game of choice for seniors. But it is not without its risks. In fact, if you join Pickleball Canada or one of its affiliates (provincial/territorial) an insurance policy is included in your membership. I've been told that ERs see more pickleball injuries than any other. True? I don't know. But I do know one player who broke an arm, another who broke a finger, and another who tore an Achilles tendon.

I was introduced to pickleball two years ago by a friend who convinced me that I should try this fast-growing sport. I knew that a lot of "old" people played regularly, so I thought "How hard can it be?" After all, I used to play a bit of tennis, and a bit of badminton! (The fact that I was no good at either didn't deter me.)

Unfortunately, that first time I played I forgot that I was no longer in my 30s, and thought I should be able to hit every ball. After a few tentative, warming-

up type shots, I enthusiastically ran and dove for a low ball, missed completely, and then couldn't stop. I hit the net, knocked the net down, and ended up on my back in the opposite court—uninjured, fortunately, except for my wounded pride.

I played a few games again this winter but have learned to be much less aggressive. I now have an excuse for being no good. But it was fun, and I met some very nice people who were willing to put up with me.

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 October, 2021. 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.

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ANNUAL PEIRTA GOLF TOURNAMENT 2021



Back by popular demand, the event will be held at Eagles Glenn of Cavendish Golf Course on Tuesday, September 7, 2021. The date/day was selected because it was always a very special day for teachers—the FIRST day back to school for teachers to start a new year!

We welcome all retired teachers and their spouses for a day of golf and friendship. You can opt to play in either competitive or non-competitive divisions in a four person scramble with a few tweaks. All par 3's will have hole-in-one and closest to the pin prizes for male and female golfers. Other special "tests" might include being closest to a line or some random object, besting the pro, putting or chipping championships, hidden hole(s) with a different format to follow, a "quiz" on the wacky world of golf, etc. We will hold a "Silent Auction." Even if you are not a great golfer come "looking like one"; there will be a prize for the best dressed team, female, and male—use your imagination. Come and have fun in the sun!

Due to COVID restrictions we will not have a shotgun start but will utilize tee times for groups possibly starting at #1 or #10—depending on our numbers.

Pass the word on to your friends. More information will be available in the coming months about cost, times of play (you can select your team's

tee time), and registration of teams.

If you have any questions contact Wayne via email or phone—see page 2 of the newsletter.

Any profit that we make on the event will be donated to the Esther Finkle Walk for Kids. We have raised nearly \$3000 thus far to assist Esther's foundation in aid of children trying to reach their dreams.

Phishing, Smishing. . .

Submitted by Wayne Denman. Adapted from "Cybersecurity 101," by Stuart Foxman, published in *Renaissance*, Spring, 2021.

Gone phishing—don't bite on the hook cast by the Cyber Criminals! Beware the variants!

1) **Phishing** is any effort to steal your information by casting a wide net. You could be attacked by emails, text messages, social media direct messages, or phone calls. Messages seem to be above board BUT the entities behind them aren't.

2) **Smishing** is an attempt through SMS—could be a text message.

3) **Spear Phishing** is targeted phishing which looks like it is coming from a source/person that you know. A common scam involves the sender asking you to do a favour and purchase some gift cards for him/her.

4) **Whaling** is targeting someone in a senior position, like a business executive or government official.

5) **Spoofing** is using a fake website to get you to reveal your personal information—looks good but leaves a bad taste in your mouth if you bite.

What to do/not do

1) Be extra careful. Double check if you have any suspicion that they are requesting account details they should never ask for. Call your financial institution.

2) Don't click on links or open attachments if you are not confident of the sender.

3) Take a close look at the name on the email or website. It can look correct but be a little off. Check if there is a slight difference in the spelling, the URL, or the address domain.

4) **DO NOT RESPOND TO THREATENING MESSAGES** such as from CRA or any government agency. Take a close look at the name on the email. It might be almost right, but not quite. Beware of too-good-to-be-true offers, like a free trip.

5) Phishing is getting more sophisticated—ramp up your radar and when in doubt—delete.

FYI: Weak passwords account for approximately 40% of all attacks on our private information

For info on cybersecurity while travelling, see travel.gc.ca/travelling/health-safety/cyber-safe.

We are hoping to hold
our

PEIRTA

2021 AGM

on November 4, most
likely in Summerside.

Specific details will
appear in the next
newsletter.

First Collège de l'Île Bursary Presented



Maria Bernard presents Jazmin Arsenault, Westisle, with PEIRTA's first \$500 bursary for a Collège de l'Île student.

Jazmin Arsenault is from Tignish, PEI. She did her primary education in French at "École Pierre-Chiasson" in Deblois and grade 9 in French Immersion at Callaghan Intermediate.

Following her graduation she worked for one year at the daycare "Jardin des Étoiles" at "Belle-Alliance" in Summerside. She enjoyed working, interacting, and socializing with the children, so she decided to continue her education in the Early Childhood Program at the Collège de l'Île.

Upon her graduation in June she is confident that she can continue working at the daycare "Jardin des Étoiles" in Summerside.

Jazmin is kind, caring, compassionate, trustworthy, dedicated, and cheerful, so she was a perfect candidate for the Retired Teacher's bursary.

In a thank-you note to the

PEIRTA, Jazmin writes, "I am very lucky to receive this bursary. This financial support will help me greatly for purchasing the books necessary for my course. I am proud to be the first recipient of the Collège de l'Île. (Je suis très chanceuse de l'avoir reçue. Ceci va m'aider avec mes frais de livres pour mes études. Je suis fière d'être la première du Collège de l'Île à recevoir cette bourse.)

FITNESS FOR LIVING ~

Submitted by Wayne Denman. Adapted from Ylva Ban Buuren's article "7 free fitness apps," published in RTOERO's magazine *Renaissance*, Spring, 2021.

Seeking a way to keep/get in shape? Keep reading. Here are a few apps to assist us in our search for a healthy lifestyle. Download these to your smartphone or tablet and work toward the recommendations of Health Canada for adults of all ages. Maybe you can find some activities that you enjoy doing and support your physical condition and needs. Here are some suggestions that may be of interest to you.

1) ParticipACTION: 50 years old and going strong! Latest science, health, and fitness info and workout routines for all ages and levels. Happy scrolling.

2) FitOn: Workouts by celebrity trainers. Routines for seniors. Can participate by oneself or via video conferencing with your friends. Large choice of activities/routines for seniors.

3) Map My Walk: Made for walkers. Track workouts, distance, speed, duration, steps, calories burned, etc.

4) Charity Miles: Work out and donate at the same time. Earn donation funds from a corporate sponsor for your charity of choice. Over 40+ charitable organizations listed. Can be done alone or by forming teams.

5) Daily Yoga: Want an everyday routine of strength and mobility activities? Try this app for Yoga and meditation sessions.

6) J&J Official 7 Minute Workout: A traditionalist's dream (gym class exercise). Equipment free.

7) AllTrails: Go for a hike? It will tell you where to go hike, bike, or run.

Is This App for You? A Checklist

The more you check off, the better fit you feel!

- 1) I enjoy doing this.
- 2) Helps me do other things in life.
- 3) Easy to follow on small screen; cues clear and well demonstrated.
- 4) Exercise options for beginner, intermediate, and advanced participants.
- 5) Can personalize info and track progress—great for motivation.



Confused about Your Bill? ~ Editor

Apparently some members are still having difficulty accessing/searching the PEI drug formulary. Also, the RTA has recently had some questions about out-of-pocket costs associated with prescription drugs covered by PEI Pharmacare, and whether these costs have recently increased.

You may recall that in the last newsletter I mentioned in my editorial my own difficulty searching the drug formulary.

At that time I was told that Health PEI was updating the site to make it more user-friendly. In the meantime I was told to find the formulary, then enter Control F—which would open a search window. I tried it and it worked. After hearing that some members are still experiencing difficulties, I tried again, and learned several things.

When I used my newest internet browser, Microsoft Edge, with the key words “PEI drug formulary,” I quickly found results showing “PEI Pharmacare Formulary.”

When I opened one of the pages, there was the formulary, complete with the search icon (the little magnifying glass) in the upper left corner. I had no problem bringing up a search window where I could enter the name of the drug that I wanted to find.

However, when I used my older browser, Google Chrome, with the same search, the formulary came up without the search icon. I had to use Control F to bring up the search window.

So if you can't search the formulary, it may be a browser issue.

As to out-of-pocket costs for prescription drugs, the formulary still shows the maximum fee for each prescription under the Seniors program to be the “first \$8.25 of the medication cost plus the first \$7.69 of the pharmacy dispensing fee,” for a total of \$15.94. However, for some time now Pharmacare has covered only generic drugs if a generic is available—unless, in consultation with the prescribing physician, they approve use of the brand name drug for medical reasons. The following note appears on p. 19:

"NO-SUBSTITUTION" PRESCRIPTIONS. Both generic and brand name products are manufactured under the same standards of good manufacturing practice, and only those brands which meet accepted standards of equivalence are accepted as interchangeable in Prince Edward Island. Unless special authorization is granted, clients must pay the pharmacy the standard co-pay, plus any cost difference between the brand name requested and the price paid by government for the least expensive interchangeable product. In cases where a patient experiences problems with a specific brand of medication (e.g. a documented allergy) and has tried all interchangeable products, a prescriber may apply to PEI Pharmacare for exemption from the cost of the higher cost brand by submitting a completed Special

Authorization Request form.

Incidentally, I just learned that effective September 1, 2020, PEI Pharmacare will no longer send out approval letters for Special Authorization requests. Denial letters, as well as requests that require additional information from the clinician, will continue to be mailed to the clinician.

Some of this stuff is confusing, and it's not unusual for pharmacies to make mistakes in billing. It's very important that members understand what they should be paying, and that they seek a clear explanation of any discrepancy. Most often, if special authorization is not the issue, it's a mistake that can be corrected.

One more point.

The RTA tries very hard to keep its members informed of changes to our health plan and to drug coverage under PEI Pharmacare—when we know about them. Pharmacare bulletins are sent by Health PEI to pharmacists when changes are made to the Pharmacare Program, but there is no such communication with the RTA, Johnson Inc., PEITF, or the general population. So it becomes the responsibility of individual members to try to keep up by talking to their pharmacists or calling PEI Pharmacare if they encounter something unfamiliar. Otherwise we rely on the media or on word-of-mouth for our information. I occasionally check out the formulary or some of the pharmacare bulletins (available online) if I'm looking for something specific.

New Insurance Website

~ Dale Weldon, Johnson Inc.

MY INSURANCE is here.

Johnsons is always looking for ways to improve the insurance experience for our members, and they are launching My Insurance, a new website to be used in place of the existing Members Only website. The new website will provide a more modern user experience, enhanced security features, and easier access to your policy details.

If you currently use Johnson's Members Only website to submit your health and dental claims that haven't been direct billed by your provider, you will soon (if you haven't already) receive a message from Johnson Inc. explaining how to register for My Insurance. You will have to create a new password for the new website.

If you are not currently registered for Johnson's website, you can sign up anytime at Johnson.ca, or call the office.

One of the features of the new website is the launch in the coming weeks of a new claims portal for submitting your health and dental claims. This new method will instantly adjudicate your claim, indicate whether it is eligible and the amount you will be reimbursed, and your refund will be deposited into

your account within 24-48 hours, depending on your bank.

If you have any questions, or require further assistance, don't hesitate to contact Johnson Inc at their Charlottetown office.

Inappropriate Meds

As you know, ACER-CART has been actively supportive of a national pharmacare program for Canadians. In a recent letter to member organizations, ACER-CART has highlighted a related issue—that of the inappropriate use of prescription drugs—and is asking interested members to play a role in advancing awareness of this issue by contacting politicians and policy makers and voicing their concerns.

While the discussions about pharmacare have largely focused on access to medications and associated costs, it is the position of ACER-CART that medication appropriateness must become part of the discussion. This position is founded at least in part on the following information provided by the Canadian Deprescribing Network:

Canadian seniors take a lot of medications – and all-too-often, not the right ones. In Canada, nearly half of seniors (49.4%) take at least one medication for which the risk of harms outweighs the benefit.² Over two-thirds (69.8%) of long-term-care

facility residents are given potentially inappropriate medications.² Seniors can suffer numerous consequences as a result of taking inappropriate medications: cognitive decline, confusion and memory loss (which may be misdiagnosed as dementia), falls, fractures, hospitalizations and premature loss of independence are but a few examples. Evidence shows the more medications a senior takes, the more likely they are to be hospitalized.² Some assessments suggest that 10% to 30% of emergency room visits in older adults are caused by risky medication use,^{3,4} with more than half of these admissions being avoidable.⁵

More information about the Deprescribing Network, their sources of information, and their message to Government can be seen at <http://www.deprescribingnetwork.ca/policy>. On this site you will find a fillable letter that may be adapted and used to communicate your concerns to political representatives and policy makers.

Don't forget, also, that you may be able to have a personal medication review done by your pharmacist.

The Teachers' Superannuation Fund renamed the PEI Teachers' Pension Plan

It is important to keep your mailing address up-to-date with the Pensions & Benefits office.

Each year the Pensions and Benefits Office distributes pay advice slips, T4As, and newsletters directly to pensioners of the Teachers' Pension Plan (TPP). To ensure you receive these important mailings in a timely manner, please remember to inform the Pensions and Benefits Office if your address changes.

To provide your updated information, please call (902) 368-4200 or email peitpp@gov.pe.ca. You will be asked to provide your name and date of birth to confirm your identity.



Aldene Smallman



Spring greetings! The year has gone by quickly despite the challenges that we have faced. We continue to navigate through this pandemic. We are so grateful to be educators on PEI. In dialogue with colleagues across Canada, we are so fortunate to be in school with our students teaching in classrooms where we know optimal learning takes place.

The Canadian Teachers' Federation recently released results from a pan-Canadian survey on teacher mental health and well-being. Alarms sounded as teachers across the country are experiencing high levels of stress and anxiety. It is indeed a struggle to cope with the demands of teaching during the pandemic. While these challenges exist for teachers, there has certainly been a deeper appreciation in our communities and abroad for the work that teachers do. Teachers have been so creative and resourceful in developing lessons that have engaged students throughout this difficult time. Pivoting to remote learning has placed added pressure on the learning and teaching process. Teachers have had to be prepared for this transition, and we hope we don't have to go through it again before the end of the school year.

We are in a negotiating year, so the Economic Welfare committee has

been working tirelessly to prepare for bargaining. We remain hopeful that we will reach a tentative agreement before June. We continue to push forward on issues to make improvements in teaching and learning conditions within our province.

The mental health and well-being of children and youth have been significantly impacted by this pandemic in ways that could have lasting repercussions. Fiscal hardships and the pressures that COVID has placed on society are of grave concern. Education needs to be at the core in the post-COVID world. We will be facing the same obstacles that we have always faced in education but added to this will be the effects of a global pandemic. The profession is getting more complex with respect to the demands and needs of our students. Teachers are continually

taking on extra responsibilities as they strive to meet these needs.

As we await summer vacation, we continue to follow CPHO guidelines to do our part in keeping our province safe. Teachers and administrators will breathe a sigh of relief the last week of June after enduring a year such as this! As summer approaches, embrace the renewal of life, growth, and joy that accompanies the transition to a new wonderful season! We are so blessed to live in this beautiful province, and soon we will embrace all of its splendor!

Stay safe and take care.

Address Changes

If your address changes, or if you know anyone who has had a change of address and/or is not receiving this newsletter, please have him or her notify our membership chair (contact info on page 2).

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ACER-CART Committees

The following is an excerpt from a letter written by ACER-CART President Gerry Tiede to member presidents, directors, and Committee members.

One of ACER-CART'S greatest achievements this past year has been the elevation of the work of our committees. This ground-up participation has become the strength of our advocacy for members.

On behalf of the ACER-CART membership, I acknowledge and thank our current committee members for their efforts.

A goal of ACER-CART is to have knowledgeable and committed member representation from across Canada on each committee – these are working committees.

ACER-CART Executive members serve as committee chairs. One of their first orders of business, following their election at the AGM, will be to appoint their committee members.

Committees meet about four times a year using Zoom. Committee positions are one-year terms. Current members are encouraged to apply again.

For the coming year, I request your help in recruiting volunteers or nominates for a committee member position.

Details of committee responsibilities (there are several committees, each with volunteers needed) and nomination contact information is

posted in the opportunities section of our website.



ACER-CART Conference—June 3, 2021 (registration essential)

All ACER-CART members are invited to hear two outstanding presentations at the first-ever ACER-CART webinar.

Dr. Samir Sinha—Aging in Place

Many seniors wish to remain in their own home, and Dr. Sinha shares how that could happen in Canada.

Dr. Steve Morgan—National Pharmacare

The implementation of a National Pharmacare Plan will improve our health outcomes and will save money.

Interested members **must** pre-register at www.acer-cart.org/june3event. Closer to the time of the event, everyone registered will receive a Zoom Webinar link.

* *Reminder:* If you plan to travel, check <https://travel.gc.ca/travelling/advisories> for current travel advisories, and read your insurance policy very carefully to fully understand your coverage. Call your insurer if you are unclear.

PEITF Travel Insurance: Update on Pre-Existing Medical Conditions

Our out-of-province travel insurance plan has a 90-day medical stability clause. This means that if you have a pre-existing medical condition, it must be considered medically stable for 90 days prior to your departure date if you are to be covered in the event of a medical emergency related to this condition while you are travelling.

A pre-existing condition is considered stable if the member, in the 90 days before the departure date, has not:

1. Been treated or evaluated for new symptoms or related conditions;
2. Had symptoms that increased in frequency or severity, or examination findings indicate the condition has worsened;
3. Been prescribed a new treatment or change in treatment for the condition.
4. Been admitted to a hospital for the condition; or
5. Been awaiting new treatments or tests regarding the medical condition (does not include routine tests).

Number 3 generally does not include reductions in medication due to improvement in a condition, or regular changes in medication as part of an established treatment plan—but each case must be reviewed individually. A change shortly before departure, for example, with a subsequent reaction, might present problems. So if you have any doubt, call Medavie Blue Cross at 1-800-667-4511, Travel Department, for clarification if you are planning to travel outside PEI.

