



PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

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WINTER 2013

From the President

I have just returned from a Christmas cruise with my sister and her family out of Fort Lauderdale to the Eastern Caribbean. It was a great time and lots of sun. A few of us spent an additional week touring the Everglades in Homestead and then travelled up to Orlando. Here we toured Universal Studio Islands of Adventure. Since I have read and seen all the Harry Potter books and movies, it was lots of fun to visit the Wizarding World of Harry Potter and do all the rides. Now I will get my winter article written.

At our meeting in Ottawa the Atlantic Reps were brought up to date on our last CAPRTO meeting, which was held on Oct. 10 and 11 in Dieppe. The two New Brunswick organizations were the organizers. We will now be known as ECRTO (Eastern Canada Retired Teachers Organization). Each group had

reps, and attending this meeting from PEIRTA were Sheridyth MacNeill, Joyce McCardle, and myself. Jim MacAulay, the ACER-CART rep, was also present. There were three presentations and a review of each of our organizations. Dale Weldon did a presentation comparing Atlantic retired teachers' benefit plans. (There are a few differences in plans but ours is very strong). The second speaker was Duncan Matheson on lobbying. He reviewed several steps to effective lobbying. (Many could be followed in any meeting situation.) The final presenter was Mike McBane on Pharmacare. He did a comparison from across Canada and showed why we need a universal Pharmacare program for the benefit of all Canadians. We finished with a review of a few common concerns, such as adding new members, fees, and insurance. The next ECRTO meeting will be in 2015 in NS.

The AGM on November 8 in Summerside was attended by 75 members, a decrease in numbers from the last few years. The minutes can be found on our website if you would like more detail than I will give here. Each chairperson gave a short presentation on his/her



committee work. Kimball Blanchard reviewed the insurance changes that were reported in the last newsletter. Michel Plamondon reported on the status of the teachers' pension and Master Trust. Marg Stewart said a few words on the newsletter. Joyce McCardle reported we have 1510 retired teachers with 974 members of RTA. She would like some suggestions on how to get all retirees into our organization. We recognized 18 members deceased over the year. We finished with James MacAulay giving an overview of ACER-CART. John Rowe

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Visit our website at
www.peirta.com

From the Editor

For once I have some really significant information for you, and I am using this space simply to refer you to “What I Have Learned about DCAP,” on page 5. I have recently had my first experiences with DCAP. One experience—related to a drug supposedly designated SA (special authorization) in the provincial formulary, which eventually turned out not to be an SA drug—was especially interesting, and I was able to take away several learnings (to use modern educational parlance) that I would like to share with you. Given my experience, I would like to stress again the importance of being informed and being assertive when you are faced with something that doesn’t seem to jibe with what you have been told repeatedly by Kimball and others who know. If you and your doctor and your pharmacist are all doing things correctly, you should never pay more than \$10 for a prescription not covered by DCAP but covered by Medavie Blue Cross, and should pay nothing for a drug covered by both plans.

To the Editor

Editor:

I realize you may have dealt with this issue previously, but I thought it would be wise to address it anyway. I found out recently, through conversations with CIBC bank personnel, that some banks may not go out of their way to inform senior citizen customers that they DO NOT have to pay service charges on their checking account activities. Further, a bank may not even offer this perk. Many people may think that the service charges do not amount to much, so why bother bringing it up with their bank. If there are those who think that way, they should think again. Using myself as an example, consider the following: for the year 2011-2012 (Sept. to Sept.) my service charge credit total was \$950.00. I have been a senior for 12 years. This means that over the last twelve years, I have been credited back approximately \$11,000. This is a substantial amount of money. CIBC automatically credits its senior customers’ checking account

service charges back to their checking account when they turn 60. It would be worth knowing if any other banking institutions do likewise. It would be a shame if some seniors’ checking accounts were being plundered of their retirement funds in this manner. I find it unconscionable that some banking institutions may be ripping off seniors only to bolster their already obscene profits.

Bob Simmons

(Retired 1995 from Montague Regional and Montague Intermediate Schools)

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 early June. 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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President (cont'd from 1)

and Bill Oehlke sent their regards since they were out of province.

We had a Seniors College presentation by Ron Kelly, one of three coordinators with the Summerside branch. Seniors College is affiliated with UPEI. Kelly gave a general description of the college and invited retired teachers to participate as members and also provide their services as facilitators.

PEITF President Gilles Arsenault brought greetings from PEITF. He stated that PEI teachers are the envy of others across Canada, having a good working relationship with government. The Federation is busy with several issues: negotiation of a substitute teachers' contract through PEITF; increase in number of legal issues; pensions; integration of kindergarten into the public system; amalgamation of the two English boards; and the necessity of hiring a deputy general secretary.

A short Cuso presentation was given by Kate Martin and Mary Hickey during which they invited teachers to consider Cuso as a second career. The meeting was adjourned after the budget was approved.

As you see from the pictures on page 8, I am still joining as many retired gatherings as I can. Many are on the same day, so I must wait for the next month. I hope to join a few more as my term goes into 2013.

Hope you all had a great holiday.

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).

You Didn't Ask, but...

Joyce McCardle

I asked for a new dictionary for Christmas; my kids thought I was kidding so they ignored that item on my list. I just think I have everything down pat and the world changes words again. I was just getting some of the computer jargon into my head when this texting business came along. Mercy! These aren't even words—just symbols and letters. I can understand U and R, but some of the others leave me scratching my head. In 1998, when I got a computer, I still thought PC was Progressive Conservative. And mouse? Well, my definition would be self-explanatory.

I have recently discovered that I am also store-name illiterate.

I took a little trip to Seattle the end of November; my daughter and grandson were coming down from Edmonton to do some Christmas shopping, so I decided to join them. What a lovely time we had together for a few days. However, I was introduced to stores I had never heard about (I lead a sheltered life). Coach was the one that snapped my wallet to attention; I had no trouble keeping my purse closed in that store. I had been looking for a small black purse; I took a quick look around the Coach store, which was absolutely crowded, by the way, and exited stage left when I saw the prices. When we got back to the hotel to compare our treasures, imagine my shock when my daughter began bragging about the deal she got on a diaper bag at Coach. Yep, a mere \$150!! This was for a co-worker who asked her to look for a "bargain." I said, "Lord have mercy." Those are not the exact words, but

Marg wouldn't print the real ones. Oh, yes, this was a marvelous deal; the regular price would be \$300 or more. I'm still in shock. Just so you won't feel too sorry for me, I did find a little black purse at K Mart for \$9.99.

These are my thoughts for this newsletter. Hope you all had a wonderful Christmas and that you will have health and happiness in 2013.

Tax Tips

I'm not a tax expert, but here are a couple of things I learned along the way that you may forget to claim. You may want to check with your tax expert.

- Remember that you can claim your health insurance premiums on your medical claim. It can help quite a bit.
- If you have the misfortune to have serious illness and have to travel for consultations, surgery, or treatment, this can make a big difference. The year my husband died, I had over \$9,000 to claim.
- You may claim mileage if you travel over 40km to your doctor, dentist, or health care provider.
- If you accompany a spouse/child you may claim meals and accommodation for that person as well as yourself.

NOTE: You should have the dates you travelled and stayed in a hotel; this should be signed by the attending doctor or health care provider.

Cuso ~ Mary Hickey

At the November 8 RTA meeting, Kate Martin and Mary Hickey, two retired teachers, gave a presentation on their experiences as education volunteers with Cuso International in the East African countries of Tanzania, Mozambique and Rwanda. They set up a display table of pictures, slides and artifacts from their time overseas.



Kate served as an ESL program developer at the university level in her first placement and a secondary school teacher/administrator in her second one. Mary recently completed 18 months as one of the teaching methodology advisors for primary schools in Rwanda.

Last year Cuso International had 250



volunteers in 40 countries working to create sustainable development in the areas of secure livelihoods and natural resource development; education; participation and governance; HIV and AIDS; disability; and health.

In the beginning Cuso recruited volunteers from university graduates, but it now focuses on recruiting experienced volunteers who have skills and experience to share. Many current volunteers are in their 30's or 40's,

but there are an increasing number of older volunteers serving successfully in various countries around the world. Last year, the oldest education volunteer in Rwanda

was a youthful and energetic 74. In January a retired nurse from Moncton

will depart for a placement in Cameroon.

Learn more about serving with Cuso International by checking open jobs at www.cusointernational.org or calling Marian White at the Charlottetown office: 902-892-2610, or toll free 1-800-676-8411.



Angela Poirier, Grand River, PE, who is entering her final year of the B.Ed. program at UPEI, receives the RTA Scholarship from President Pat McCardle.



**Help Lead the Fight Against Diabetes
Volunteer for the Canadian Diabetes Association**

The Canadian Diabetes Association PEI Region is seeking volunteers across PEI. Become involved with community development and outreach, deliver education as a trained presenter, or help us at any of our events. Help us as we lead the charge against diabetes. Contact Jessica at (902) 894-3205 or jessica.taylor@diabetes.ca or visit www.diabetes.ca/volunteer/ for more information.

What I Have Learned about DCAP

1. At least a month before you turn 65 you should ask your doctor or pharmacist whether any of your drugs are special authorizations under DCAP. You can also check the formulary to see whether they are coded SA. If necessary, get forms from your pharmacist and take them to your doctor for completion. This time will allow for processing before you need a refill.

You will receive a letter from Health PEI indicating whether your drug has been approved or denied. You must send a copy of the letter to Johnson Inc. to be forwarded to Medavie Blue Cross so your drug coverage can be added to their system. If the drug is approved with DCAP, they will be the first payor and Medavie Blue Cross will be the second payor. If DCAP declines the drug, and it was previously covered by Medavie Blue Cross, Blue Cross will continue to pay and you (the member) will be responsible for the co-pay (20% to a maximum of \$10.00).

2. You are reminded that the **First Fill Free** policy that Kimball has told us about applies only to new prescriptions. So if you turn 65, go to your doctor, and get a new prescription for a drug which is an SA, but is covered by Medavie Blue Cross, you will be able to get up to a 30-day supply of the drug with Medavie Blue Cross covering most of your costs as usual. This should give you enough time to have the SA request processed so that refills will be covered by DCAP (if approved as an SA).

3. To search the formulary, Google **PEI Pharmacare Formulary**. Click on the link and open the formulary as a PDF document. (If you normally can't

open PDF docs, you may need to download Adobe Acrobat Reader free from the Internet). Right-click on the document. Select **Find** from the drop-down menu. In the **Search** box, type in the name of the drug or the DIN number (a drug may be treated differently in different dosages, so number is better).

4. If you require assistance or have any questions, please call Johnson Inc., Health Administrators, at (902) 629-2015 or toll free at 1-800-785-5998.

OVER 65?

Please be proactive!

Protect our plan!

Speak to your pharmacist about your drug coverage—the DCAP and Medavie Blue Cross.

Decisions on Resolutions to 2012 AGM

1. That one scholarship be awarded annually to a student who attended a PEI high school and is entering the second year of the B.Ed. program at UPEI. **APPROVED**

2. That one prize be awarded annually to a student who attended a PEI high school and is graduating from the B.Ed. program at UPEI. **APPROVED**

3. That a bursary of \$300 be awarded annually to a student who attended a PEI high school and is entering the second year of the Early Childhood Care and Education program at Holland College. **APPROVED**

4. That newsletter editor's honorarium be increased to \$750. **APPROVED**

Editor's note ~ These are supposedly actual ads seen in "The Villages" Florida newspaper.

FOXY LADY

Sexy, fashion-conscious blue-haired beauty, 80's, slim, 5'4' (used to be 5'6'), searching for sharp-looking, sharp-dressing companion.

Matching white shoes and belt a plus.

LONG-TERM COMMITMENT

Recent widow who has just buried fourth husband, looking for someone to round out a six-unit plot. Dizziness, fainting, shortness of breath not a problem.

SERENITY NOW

I am into solitude, long walks, sunrises, the ocean, yoga and Meditation. If you are the silent type, let's get together, take our hearing aids out and enjoy quiet times.

WINNING SMILE

Active grandmother with original teeth seeking a dedicated flossier to share rare steaks, corn on the cob and caramel candy.

BEATLES OR STONES?

I still like to rock, still like to cruise in my Camaro on Saturday nights and still like to play the guitar. If you were a groovy chick, or are now a groovy hen, let's get together and listen to my eight-track tapes.

MEMORIES

I can usually remember Monday through Thursday. If you can remember Friday, Saturday and Sunday, let's put our two heads together.

MINT CONDITION

Male, 1932 model, high mileage, good condition, some hair.

Many new parts including hip, knee, cornea, valves. Isn't in running condition, but walks well.

Emergency Out-of-Province Travel Insurance Coverage— Things You Should Know

~ Dale Weldon, Johnson Inc.

The PEITF Group Insurance Trustees have received several inquiries lately on travel insurance and the purpose of this article is to provide details on your travel benefits and coverage for any pre-existing medical conditions. For more information on the travel insurance benefit, please refer to your group insurance booklet.

If you are enrolled in the Health plan, you automatically have coverage for travel insurance, and on the back of the Medavie Blue Cross card you will find information on who to contact if you require emergency assistance in the event of a claim.

Coverage for services will be paid when they are

- medically necessary;
- incurred on an urgent basis as a result of unforeseen illness or accidental injury occurring while you are travelling outside your province of residence or outside Canada;

- not covered or eligible for coverage by any government plan or program;

- non-elective services or services obtained on a referral basis.

Please note that there is no coverage for trip cancellation, trip interruption, etc.

The Medavie Blue Cross plan has a **pre-existing medical condition** clause, which defines a pre-existing condition to be **any medical condition including illness, sickness, injury or symptoms, that required consultation, diagnosis, treatment and/or investigation in the 6-month period prior to departure from the province of residence, or for which a new medication was prescribed or a change was made in the dosage of a medication in the 90 days prior to departure from the province of residence.**

Your medical condition is considered to be 'stabilized' when any sickness or injury has remained stable for six months prior to the date of departure from your province of residence. When adjudicating claims, a Medavie Blue Cross medical consultant or health professional

will review six months of medical history, which includes tests, changes in medication, medical consultation, diagnosis, and/or hospitalization to determine if the medical event was unsuspected. No information is looked at alone; stability is defined by the overall medical condition, not just one component.

If you have any pre-existing medical condition and are considering travelling out of province, you should seek clarification from Medavie Blue Cross relative to your individual medical circumstances. They may not provide an ironclad guarantee of coverage for a pre-existing medical condition if you become ill from this condition while travelling, but they are willing to investigate your particular case and provide you with guidance.

If you wish to discuss this with them in more detail prior to travel, Medavie Blue Cross can be contacted at 1-800-667-4511.

If you are travelling in Canada or US and require medical assistance, the contact number is 1-800-563-4444. If you are travelling anywhere else in the world, the contact number is 506-854-2222.

Life Insurance Reminder

Are you approaching 65? Giving any thought to life insurance?

- At age 65 the term life insurance under the PEITF Group Insurance Plan automatically is reduced to \$15,000 (changed 2012).
- Your coverage can be converted to a private plan with the same carrier without evidence of insurability if you apply within 31 days after turning 65.
- You may purchase an amount equal to your present coverage, or a lesser amount.
- Before your 65th birthday, so you will be prepared to make the decision that best suits your situation, you should check to find out whether you are insurable, and investigate market rates for the amount of insurance you may wish to carry.

Questions? Call Johnson Inc. at 902-628-3537 or 1-800-371-9516, or visit their office at 111 Kent Street in Charlottetown.



Gilles Arsenault



Dear RTA member,
The holiday season is now over but I could not let it slide by without wishing all retired teachers a happy and healthy new year. May you accomplish all of your dreams and may 2013 be among your most enjoyable years.

While we're back at the salt mine, after enjoying our holiday break, we continue to strive to address the various educational issues and the demands of the teaching profession. We are well underway with our economic welfare committee to get our asking package ready for late spring. Our economic welfare survey has gone out and we are very satisfied with the number of teachers who took the time to do the onerous task of

filling out the survey. The data collected will allow us to analyze the desires of our teaching population.

As of a few weeks ago, we are NOW the official representatives of substitute teachers. The change in the School Act will allow PEITF to officially represent Island substitute teachers and we will negotiate, on their behalf, a fair and reasonable contract. Our responsibility as a Federation now is to reach out to substitute teachers and make them aware of the value that is found in our professional organization.

We continue to serve on the working group and the steering committee for the re-

view of pensions in PEI. We know, and we acknowledge the fact, that some of you are nervous or anxious regarding the recommendations of these groups. I will promise you that we will keep your Executive and your President Pat in the loop. We can only speculate at this time what a PEI version of this pension review might look like, but once we get the facts and the information regarding pensions, we will share that with all of you.

Once again, may 2013 be a healthy and prosperous year for all retired teachers.

Take care!

Spring Socials

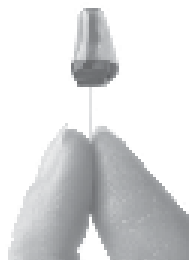
1:30p.m. - 3:30p.m.

Prince—May 2—St. Paul's Centre, Summerside
Kings—May 9—Dr. Roddie Centre, St. Peter's
Queens—May 16—Jack Blanchard Family Centre, Charlottetown

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President Meets Socially with Retired Teacher Groups

Many groups of teachers who taught in/retired from various schools meet regularly for breakfast or lunch. They share memories; catch up on the news; make profound comments about current poli-

tics, educational issues, sports, and society in general (which some agree appears to be bound for hell in a hand-basket); and generally enjoy one another's company. In an attempt to reach out to and

better communicate with these teachers—existing and potential members of the RTA—Pat has begun attending these gathering whenever possible. Pat welcomes all invitations.



Three Oaks



Stonepark



Colonel Gray



Evangeline



East Wiltshire



Summerside