



PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

Published with the generous support of



VOLUME 13 ISSUE 2

SUMMER/FALL 2020

From the President

I wrote my first column "From The President" for the Spring 2020 RTA Newsletter. Little did we know what was in store for us for 2020! The Executive has been working extremely hard trying to work through our agenda to accomplish our goals. We are getting there regardless of the many detours and roadblocks along the way. I have the privilege to work with a supportive, experienced, and professional team. Thanks to all of you for your efforts!

There have been a lot of firsts this year:

- The ACER-CART AGM was held on ZOOM.
- Our AGM for November has been postponed until????
- Our 3rd Annual Golf Tournament is postponed until 2021.
- We held an RTA Apprecia-

tion Golf Week at Eagles Glenn.

- ECRTA in Montreal was cancelled.
- Golfers have continued to support the Esther Finkle Walk for Kids (targeted charity for our tournament)—with this year's donations we have raised over \$3000 to date. If you're interested, go to the RTA website for info on the Virtual Esther Finkle Walk to be held October 11-18, 2020.
- We have taken our executive meetings on the road due to lack of space for social distancing at Federation House. Thanks to Charlottetown Rural and Hampton Inn and Suites for providing meeting space—much appreciated.

We express a sincere "Thank You" to PEITF President Aldene Smallman, the professional staff, and administrative assistants for services they provide to support the RTA. We appreciate their efforts in assisting us. TEAM WORK WORKS.

We have created a new bursary to be presented this school year to a second-year student in the Early Childhood Education Program at College de L'iLe.

We are working/lobbying Provin-



cial and Federal Government officials on Pharmacare, insurance, pensions, and other seniors' issues. If you have any other items we should place on our agenda, please contact any member of the executive. Refer to the list on page 2.

COVID-19 has created a new world for us to adapt to. We need to offer whatever assistance we can to those that need our support. Every one of us has been affected in some way. Reach out and help one another.

Be SAFE.

PEIRTA AGM 2020

CANCELLED

Visit our website at
www.peirta.com

INSIDE THIS ISSUE

- Page 2—To/From the Editor; Executive
- Page 3—RTA Awards; Travel Advisories
- Page 4—Scam Alert
- Page 5—Group Insurance Update
- Page 6—ACER-CART
- Page 7—PEITF Corner
- Page 8—Retired Teacher Appreciation Week at Eagles Glenn

From the Editor

The past six months have been very strange, very stressful for some, and in some ways, very revealing. Here are a few of my takeaways from COVID-19.

I have never been as proud to be an Islander as I have been in recent months. I have been proud of our Chief Public Health Officer, Dr. Heather Morrison, and Chief of Nursing, Marion Dowling, who have led and continue to lead with calm professionalism as we make our way through COVID. Proud of our Premier, who stayed out of the way of the health professionals, didn't pretend to know what he didn't know, and acted decisively when action was his to be taken. Proud of the opposition parties, who for a time at least put politics aside and collaborated with Government to do what had to be done to support their constituents. Proud of all those who did what they were told—took tests, 'stay[ed] to hell home,' self isolated, distanced, wore

masks, and continue to follow the guidelines to protect one another.

I have been impressed by the creativity and initiative shown by the business community as businesses large and small adapted their premises and their services in response to the strange new demands of living.

I was very happy to see "essential workers" lauded, thanked, and in some instances given a raise, and then appalled when these same essential workers who appeared to be so precious for a while saw their wages reduced to BC (Before COVID) levels even though they continue to be essential. I was briefly hopeful that people who do important work would be permanently recognized for what they do, and compensated accordingly.

I have asked friends, "Do you know anyone who has had a cold this summer?" My question was prompted by my belief that we should have fewer colds and fewer cases of flu this fall as more people adopt as a way of life the

healthy practices (distancing, hand washing, staying home with a bug) reinforced in response to COVID-19.

I am happy to see kids back in school, but I feel for parents, teachers, and support staff who will inevitably struggle to manage operational changes while living with the fear of another wave.

And as of Oct 2, we know for sure that, like injected Lysol, hydroxychloroquine doesn't work to prevent COVID-19.

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 February, 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.

PEIRTA Executive and Officers 2020-2022

President: Wayne Denman (902-436-6260)

Werdenman48@gmail.com

Vice-President: Phyllis Horne (902-853-2872)

Phyllishorne1@hotmail.com

Past President: Cynthia MacDonald (902-566-4680)

Cynthia.macdonald38@gmail.com

Secretary: Ken Gaudet (902-629-0642)

ken.e.gaudet@gmail.com

Treasurer: Dorothy Farish (902-432-9692)

dfarish1@eastlink.ca

Representatives by County:

Prince (English): Ruth Sudsbury (902-436-6664)

southfieldsuds@gmail.com

Queens (English): Lise Morin (902-672-2896)

lise_morin@hotmail.com

Kings (English): Greg MacNevin (902-687-3056)

gregorymacnevin@gmail.com

Francophone: Maria Bernard (902-724-5123)

mariarose@eastlink.ca

Membership Chair: Cynthia MacDonald (902-566-4680)

Cynthia.macdonald38@gmail.com

Group Insurance Representative: Kimball Blanchard

kimballb@eastlink.ca

Pension Representative: Michel Plamondon (902-368-2224)

michelplamondon@hotmail.com

PEIRTA Webmaster: Bill Oehlke

oehlkew@islandtelecom.com

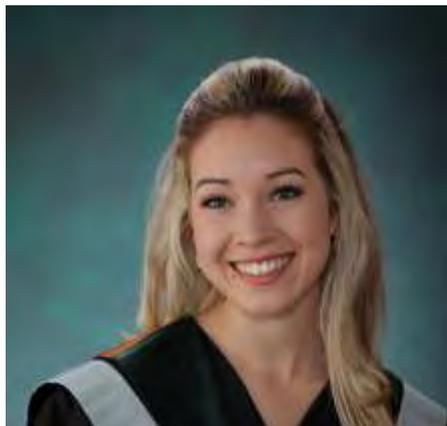
Newsletter Editor: Marg Stewart

margstewart@pei.eastlink.ca

PEIRTA Awards: UPEI

The PEIRTA has received thank you notes from the following UPEI recipients of RTA financial assistance. A brief excerpt from each note is included below.

Jasmine Frizzell



Graduating Student Award.

Jasmine is from Winsloe and is a Colonel Gray graduate.

"I am looking forward to entering the teaching profession and sharing my passion for learning. Your generosity has inspired me to help others and give back to the community."

Aysha Young



Entrance Award.

Aysha is a Bluefield graduate.

"This is more than I could ever ask for and I truly appreciate your kindness and generosity. You are doing more than you will ever know."

Sarah Woodside



RTA Scholarship.

Sarah is from O'Leary and is a Westisle graduate.

"I am honored to be the recipient of the PEI Retired Teachers' Association Scholarship...This scholarship will help tremendously to further my education in becoming a teacher."

COLLEGE de L'iLe BURSARY

A new bursary has been created by the PEIRTA and will be presented this year to a student entering second year in the Early Childhood Program at College de L'iLe. The award will be presented to a student who has attended a Prince Edward Island High School. An Executive Order was required to pass this at our September meeting due to the cancellation of this year's AGM because of COVID-19.

The process of developing the criteria and selection was delayed at the College de L'iLe due to COVID-19. The College will determine its criteria for students applying for the award and create a selection committee to determine its choice for the bursary. The committees are to be created by the College at their discretion. The PEIRTA does not have a representative on either committee. The process of developing criteria and selecting the deserving student is underway at the College de L'iLe. We await their selection of the student who will receive this new bursary presented for the first time.

Official Global Travel Advisories (<https://travel.gc.ca/travelling/advisories>)

Avoid non-essential travel outside Canada until further notice
Avoid all cruise ship travel outside Canada until further notice

The governments of those destinations that have opened their borders to tourists could impose strict travel restrictions suddenly, should they experience an increase in cases of COVID-19. International transportation options could be reduced significantly, making it difficult for you to return to Canada. There are no plans to offer additional repatriation flights. Should you decide to travel despite our advisories, know that you might have to remain abroad longer than you expected. If you choose to travel despite these advisories:

- you may have difficulty obtaining essential products and services
- you may suddenly face strict movement restrictions and quarantines at designated facilities and at your own cost
- Your insurance may not cover your travel or medical expenses *
- we may have limited capacity to offer you consular services.

** Reminder:* If you travel, read your insurance policy very carefully to fully understand your coverage. Call insurer if you are unclear.

TIPS to Help Protect Yourself from Financial Fraud

President Wayne ~ These are tips from The Minister of Seniors Deb Schulte to assist seniors during the current pandemic—they may face an increased risk of being targeted by fraudsters.

You may get phone calls, emails, and texts on COVID-19. Please be **cautious** when receiving them:

* remember that if you didn't initiate contact with a person or a business, you don't know who you are dealing with;

* never click on links or attachments in unsolicited or suspicious emails;

* never give out your personal or financial information by email or text;

* note that financial institutions will **never** ask you to provide personal, login, or account information by text or email;

* when banking online, enter your financial institution's website address in your browser yourself; and,

*beware questionable cures for sale: if it seems too good to be true, it probably is.

Need more info? Check out Government of Canada's ***Little Black Book of Scams*** and the **Canadian Anti-fraud Centre**.

For regular updates follow:

Twitter: @ESDC_GC

Facebook: Seniors in Canada

Together, we can and we will get through this!



~ by *Cynthia MacDonald*

You would think I had already learned my lesson from the scam stories I shared in the Fall 2019 newsletter. Well, I must have the word SCAM written on my forehead as I have yet another story to share. I will blame this one on COVID-19 online shopping!

During the early months of COVID-19, when we were all staying home with more than normal numbers of people shopping online, I thought I would try the shopping also. Lots of stores and companies were advertising their products on social media. One advertisement caught my attention. A place called Camp Genius was advertising its sale of camping chairs—buy 2 and get one free. The chairs had an attached umbrella which folded up when the chair was packed into its carrying case. These would be great for the beach—one for myself and two for sister birthday gifts. Perfect!

I did my research first to make sure that the place was legit. I found out that Camp Genius is a popular camp in Alberta (Canadian. Great!) for children who are interested in science and technology. The website seemed

fine, with an email address and contact information, so I decided to take advantage of the sale — \$133 for three nice chairs. The pictures of the chairs were lovely. I ordered the chairs, paid with my MC, received a receipt and a nice acknowledgement that my order had been received and processed. All good, so I thought!

With COVID-19 restrictions, it seemed reasonable that mail deliveries would be late; however, after a month passed, I thought I should contact Camp Genius to find out about my order. I used the email and phone number listed on the website. The email was never acknowledged and the phone number was not a working number. OH,OH !! I sent more emails. No response! I mentioned my order to my son and told him that everything looked fine on the website except that the email had the words Camp Genius in reverse order. I didn't think this was out of the ordinary but my son said to me, "Mom, that is a scam. That is what scammers do—change something just a little bit so that everything still looks real." Actually, his words were stronger than that, but I can't put them in print! Anyway, what happened here is that the scammers "copied" the website of Camp Genius to their site, setting it up to look exactly the same with the business pictures, etc. They received the sale and the payment but they did not deliver anything! This is when I started

See **TIPS**, 6

Group Insurance Update

~by *Kimball Blanchard*

The PEITF Group Insurance trustees meeting, usually held in June, was delayed until August and was an online meeting because of COVID-19.

The meeting reviewed the financial experience of the life insurance plan and was informed that all aspects of the plan were generally functioning well. The plan was in a deficit position for the past year, but life insurance coverage tends to be cyclical so this was not unexpected.

Financial information was provided for each segment of the program and recommendations were made to ensure the financial stability of our plan. While some minor rate changes were required for the administration of the plan the Trustees decided to maintain the current rates for the next year, so RTA members will see no changes in the amounts they pay each month.

There has been some speculation on the effects COVID-19 will have on our Medavie Blue Cross health program. Due to the closure of most service providers such as optometrists, dentists, and paramedical practitioners, health and dental claims were reduced significantly during the COVID-19 shutdown. However, since these providers reopened, the claims have increased significantly. The Trustees will examine the impact of this at the December meeting, but they decided that there would be no increase in the Health plan rates

for the next year.

Travel Insurance coverage is part of our plan and the cost for coverage is included in our total health coverage rates. Medavie Blue Cross increased the rates for travel coverage effective October 1, 2020, but this increase will not be passed on directly to the members. At the end of the year the Trustees will review the effects of this increase and deal with it if we are in a deficit position.

A significant change in Health coverage for this year is the addition of a class of weight loss drugs. Any members to whom this might apply should check with their pharmacists to see the specific drugs covered under the program.

Johnson Inc. is pleased to announce that even though the federal government warning against all non-essential travel outside of Canada is still in effect, our Emergency Out-of-Province Travel coverage will cover eligible emergency hospital and medical expenses related to COVID-19, subject to existing maximums and all other terms, conditions, and limitations of the policy. Before departure, you must

1. Be symptom free;
2. Have not tested positive (or be awaiting a test result); and
3. Have not been in contact with anyone who tested positive in the last 14 days.

We recommend that if you plan to travel internationally during the COVID-19 pandemic, carefully review the guidance available at www.travel.gc.ca, and regularly check the site for any new or updated information.

Several members have asked about the “Subsidy” amount listed on the benefits statement that came out from Johnson Inc. (\$9:30 single/\$18.60 couple). Simply put, this is an amount paid by the Group Insurance Trust Fund to cover increased costs which would otherwise result in a rate increase for members. These costs are associated with insurance for very high cost drugs and with increases in the rates for travel insurance, mentioned above.

The Group Insurance website has been updated and is available on the PEITF website and the RTA website. The updated version is more user-friendly and will provide much simpler access to the information members may require.

Members having questions about insurance coverage should contact Patrick MacFadyen at PEITF at 902-569-4157, or contact the Johnson office at 902-371-3537 or toll free 1-800-371-9516.

FACTOIDS

Retired teachers in our pension plan: 1707

Average age: 71.6

Active teachers in our plan: 1759

Average age: 44.2

A Message from Acer-Cart President Gerry Tiede



President Wayne ~ ACER-CART is a bilingual association representing over 160,000 retired teachers from our ten provinces and three territories. ACER-CART has been in existence since 1991.

Gerry Tiede was elected President at our AGM on ZOOM, thanks to COVID-19.

The pandemic has exposed issues that illustrate the overwhelming vulnerability of seniors.

We have a heavy load on our plate that we will address to support our members and other retired seniors across Canada.

What we plan to address:

- * Pharmacare on the National level
- * Bilateral Health funding
- * Home care for seniors
- * Defend Pension Plans
- * Working conditions for Staff

We are a strong voice TOGETHER—we will work with like-minded groups such as the Canadian Health Coalition, Canadian Teachers' Federation, and the

National Association of Federal Retirees.

Look at our website to see who is representing us at the National level and have a glimpse at ACER-CART's website.



TIPS (cont'd from 4)

to panic—not so much for the \$133. but for the status of my MC. I could not believe it—scammed again!

At this point I contacted my bank re my Mastercard and charges. I found out that I was among a long list of clients who had not only been scammed by this sale but by many other sales on social media that were fraudulent as well. I do not want to sound selfish but it made me feel better that I was not the only one who felt like they did something stupid. Thank heavens, the scammers had not used my card number to make other purchases. I guess they were making good money from the chair scam! My bank cancelled the charges and my MC. This was the new card that replaced the scammed one

in the fall of 2019. I think I will be super careful from now on because usually—strike three, you are out!

Well, I have my new Mastercard now and I have promised myself—no more online shopping from social media sites. I can't promise that I will never online shop again as I am afraid that that is the way all our shopping is heading. I will get good advice first, though! Hope this story helps others who may want to venture into the land of online shopping.

Editor ~ I got a call last week from someone who introduced himself by name and informed me that he was calling from Service Canada. He then told me that I would receive a "raise" in my Canada Pension and OAS. Curious, I stayed on the line, but because I was suspicious, there were long pauses and my answers were mostly monosyllabic. He must have concluded that I wasn't going to be cooperative, and probably wouldn't give him my bank account number, because he hung up on me!



Inform Pensions & Benefits of address changes

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

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

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



Aldene Smallman



Greetings from PEITF. I hope you all enjoyed a restful and relaxing summer. We had an opportunity to stay and explore our beautiful Island this summer, and I am sure many of you took advantage of this.

It has been a year like no other! Since March, the education world has turned upside down. As a result of this global pandemic, school systems have never faced such challenges. Navigating through it has certainly created different environments within our buildings this September.

Years from now, we will remember 2020 as the year we all learned how to live life at a distance from each other and continue functioning as a society. The effects of this will, no doubt, be felt for quite some time. Adapting to this new normal has presented many adjustments in our day to day living. Schools have taken on so many new protocols. Teachers have always stepped up to challenges. They come together to do what's best for their students. No matter where teachers are in their careers, this school year, with the extra measures and tasks associated with students' safety and well-being while teaching during a pandemic, will be very stressful! I am sure

some teachers will be checking in on their retirement plan at some point this year!

Since the beginning of the school year, most of my messages have focused on achieving a healthy work balance due to the anxiety that many feel facing the year ahead. With a rapidly changing world, there are often more questions than answers. It's important to acknowledge moments of gratitude and joy and to be mindful in embracing them. It is more important than ever to take good care of ourselves. Our own physical and mental well-being limit

our capacity to support others. We are committed to facing these challenges together as we collaborate with our educational partners to develop solutions to the issues and concerns.

We appreciate the support of the RTA.

Many of you are still involved in the education system, and we acknowledge your contributions. As we continue to work through this unprecedented year, take every opportunity to enjoy the days ahead. In isolation over these past few months, we have had time to reflect and realize that every day is truly a gift. With the uncertainty that accompanies a pandemic, it's essential to focus on the positive! What we do matters for the future, and history is being written as we continue on new paths and journeys!

Take care and stay safe.

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).

ALWAYS BY YOUR SIDE.

Insurance savings just for you.



During challenging times such as these, car and home insurance should be the last thing you have to worry about.

That's why retired educators can depend on Johnson to help make things easier with great savings and benefits, plus caring and compassionate service.

1.855.616.6708
Johnson.ca/educator

JOHNSON
INSURANCE
HOME-CAR

Johnson Insurance is a tradename of Johnson Inc. ("JI"), a licensed insurance intermediary. Home and car policies primarily underwritten, and claims handled, by Unifund Assurance Company ("UAC"). JI and UAC share common ownership. Eligibility requirements, limitations, exclusions, additional costs and/or restrictions may apply.

2020 Pension Payment Schedule

EFFECTIVE JUNE 2020

All monthly pension payment dates will be the **22nd** of each month, from January through December.

PLEASE NOTE - where the 22nd falls on a weekend or holiday, most banks will deposit the funds to your account the next business day. Please check with your bank to find out when payments made on weekends and holidays will be deposited.

PEIRTA ANNUAL GENERAL MEETING 2020



A motion was passed at the September Executive Meeting that the 2020 Annual General Meeting for the PEIRTA be cancelled due to COVID-19. The 2021 AGM will be held the first Thursday of November, 2021 in the Summerside area. Business from the 2020 year will be dealt with at the 2021 AGM.

Group Insurance Booklet

Please note that you can find the details of our group health plan online at www.peitf.com. opening page.

Teacher Appreciation Week at Eagles Glenn

The Third Annual PEIRTA Golf Tournament was postponed this year due to COVID-19 BUT will return in 2021. We are planning for a late August or early September event to get more retired teachers to touch base with each other once again.

With the support of Eagles Glenn and the PEIRTA we held an Appreciation week for PEI Retired Teachers where many who had participated in previous years were joined by some newcomers—our numbers were not as large but everyone had a good time.

We had Closest to the Hole prizes each day for male and female golfers. The course beat everyone on Monday and Friday; teachers prevailed from Tuesday thru Thursday!

Ginette Plourde and Edith MacLachlan were the female winners while male winners Bob MacFarlane, Paul Cyr, and Brayden White claimed bragging rights for this year. Can they defend next year?

In our draw for prizes Carol MacMillan won the grand prize, followed by Wayne Cutcliffe, Audrey Buchanan, and Brayden White respectively.

We supported the Esther Finkle Walk for Kids once again with donations from our golfers and Eagles Glenn, and with draw prizes from various donors. With this year's financial donation we have raised over \$3000 in total thus far. The Walk for Kids this year will be a virtual one being held October 11-18, 2020. Anyone who is interested in learning more about the walk can find information on the PEIRTA website.

We will announce the proposed date for the 2021 tournament early next year. Save the date.

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 traveling.

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.