



PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

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WINTER 2020

From the President

Welcome to the next decade! On behalf of the PEIRTA Executive I wish to extend greetings to PEIRTA members and their families for all the best in the coming years.

As I start my term as President I expect a smooth transition thanks to the leadership demonstrated by my mentor, now past president Cynthia MacDonald, and all those who served prior to her. Thank you for your efforts in making the PEIRTA what it is today—a strong respected voice for seniors. I have benefited from Cynthia's wisdom and advice while watching her work for all of us and I know that I will continue to receive more of the same support as I attempt to fill her shoes.

I look forward to working with my new and experienced PEIRTA Executive. I extend a warm welcome to our new members—Dorothy Farish, Lise Morin, Greg Mac-

Nevin, and Ken Gaudet—as well as our experienced returnees Cynthia, Phyllis Horne, Ruth Sudsbury, Maria Bernard, and committee chairs Marg Stewart, Kimball Blanchard, and Michel Plamondon. We had a great beginning at our initial meeting of the new executive in January and I hope to build on it as we grow as a team. Not to be forgotten, we express a **BIG THANK YOU** to retiring Executive members for their outstanding service:

(See **President**, 3)



Wayne Denman began his career in Education in 1970 and spent the next 34 years honing his skills as a teacher, department head, Vocational Coordinator (Board based), Educational Consultant (PE Dept of Education), and Sessional Instructor (UPEI) in Quebec, Alberta, Ontario, and Prince Edward Island. Community service has included starting a Kindergarten program in Summerside; acting as Bantam AAA Hockey Coordinator and PEISAA Golf Coordinator; sitting as a board member of EPYDC; and various other endeavors as a volunteer. Over a long professional career, he has been awarded an Administrative Internship with Alberta Advanced Education; honoured as a Northern Telecom Fellow; selected as leader for a PEI - Kent County, UK teacher exchange; named a bursary recipient as a Team Canada

member at a NATO International Conference on Computers in Higher Education in Manchester, UK; and has received two Conference Board of Canada's Awards for the Royal Bank Partners in Education, the first as a member of Ecole Evangeline "Projet Connexions Project" (1995) and as the Coordinator/Teacher for a Community Co-op Education Program at KISH (1996). As the Mathematics and Computer Educational Consultant (PE Dept. of Ed) he guided the review, revision, purchases, resources, curriculum development, inservice, professional development, networking, internet training and implementation required for grades 1-12 from 1988 to 1995.

Visit our website at
www.peirta.com

INSIDE THIS ISSUE

Page 2—To/From the Editor; Executive

Page 3— President

Page 4—New Executive; St. John Ambulance

Page 5—Group Insurance Update

Page 6—Pension Update

Page 7—PEITF Corner

Page 8—Johnson Inc.

From the Editor

I recently had cause to think about Big Pharma, national pharmacare, drug shortages, and all this stuff.

In early October my pharmacist called to tell me that *ranitidine* (a common drug used to treat heartburn) had been recalled. I was told to stop taking it immediately and bring any leftover supply back to the pharmacy. *Zantac*, the over-the-counter equivalent, was taken off the shelves a few days later.

Other drugs in the same family (H-2 blockers) were in short supply across the country. One over-the-counter version, *Pepcid*, was still available, and my pharmacist suggested I try it while I waited for a new prescription.

Then my doctor prescribed another H-2 blocker, *cimetidine*. However, my pharmacy could give me only a one-month supply, and they didn't know when they would have any more.

While taking cimetidine, I was stockpil-

ing *Pepcid* (which by now was very hard to find)—buying it anywhere I could until I had about three to four weeks' worth. It's not cheap, and because it is OTC, it's not covered by our drug plan.

When my 30-day supply of cimetidine was almost gone, I checked with all the major pharmacies in the city looking for *any* H-2 blocker. Nobody had any. Then in early November I found cimetidine at a pharmacy out of town. I had my prescription moved to this pharmacy, and got a 90-day supply.

The total price of the drug in November was \$29.46. Because it's covered by DCAP, I paid the usual \$15.94. Fast forward to January 29, when I needed a refill. I picked up another 90-day supply, and again paid \$15.94. But the total price was now \$148.33.

So the cost of this drug, the only prescription H2 blocker currently available (unless something has changed very recently), with OTC versions in very short supply, had multiplied by five in

three months.

Draw your own conclusions.

There are currently almost 2000 medications on Health Canada's list of drug shortages, including life-saving cancer treatment drugs.

Are our politicians doing enough to address this issue? How cautious will we be about exporting drugs to the U.S? These are the questions I asked candidates before the last election. I hope you will raise this issue as well.

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 mid-May. 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)

Joyce McCardle, Pat McCardle, Emma McQuaid, Ron McIntosh, and Denise Gaudet-McPhail—we will miss you all but will remember your contributions for years to come. We will do our best for all retired and soon-to-be retired colleagues at the local and national levels.

The PEIRTA AGM was held on November 5 at Red Shores in Charlottetown with 76 members and 8 guests in attendance. Highlights included Cynthia's report on the hard work accomplished by the executive over the past year. Kimball Blanchard and Dale Weldon (Johnson Inc.) brought us up to date on changes to our coverage (including shingles vaccine) and some thoughts on directions that they anticipate we may go in the future. Questions from the floor were all dealt with to our satisfaction. Michel Plamondon brought good news about the strength of our pension fund—yes, we will be getting an increase once again this year! Marg highlighted newsletter activities and asked for contributions that members would like to share with their colleagues. I updated members on the 2nd Annual RTA Golf Tournament, which was a success regardless of the weather forecast—we had no rain! Through contests on the course and a silent auction we raised \$1980 for the Esther Finkle Walk For Kids. Thanks to all sponsors and volunteers—we couldn't have done this without your support. Book now for the 3rd Annual RTA Golf Tournament scheduled for the first week of September, 2020. Mark it in your calendar, electronic or paper! Spread the word. And if you need info, contact me.

Cynthia MacDonald introduced our guest speaker Dr. Don Glendenning who spoke on Education 2020. As per usual his presentation was informative and gave people something to think about. Don was thanked for his presentation and given a gift as a token of thanks.



A number of invited guests were present. Hon. Brad Trivers, Minister of Education, and Deputy Minister Bethany MacLeod brought greetings and congratulations for our work and expressed a desire to work closely with us when we have concerns affecting our membership. Erin Johnson, Assistant Director of the Public School Branch, brought greetings on behalf of Parker Grimmer. Charlottetown Mayor Philip Brown (a new retired teacher) brought greetings from the City and reflected on some of his experiences as an educator of Island youth. PEITF President Aldene Smallman brought greetings from our future members and thanked us for our support of their work. Russ Noiles from the Seniors Federation brought his congratulations for the RTA and expressed a wish to continue communication with us on items of in-

terest/concern for all seniors.

In the afternoon Pat and Joyce McCardle and I conducted our memorial service for deceased members. During the service, names of deceased were read and a moment of silence was observed. Members should know that we are currently reviewing how we conduct this event, and what we will do in future. All suggestions are welcome—what do you like/dislike. We will keep you up to date with our work.

Cynthia spoke to the resolution to increase our monthly fees. A brief discussion ensued. The motion was carried and the increase should be in effect for your first pension check of 2020

Having reported from the Nominations Committee in the morning, Joyce conducted the election of officers in the afternoon. With no new nominations, she declared the nominees elected and they were sworn in. You can see the list of executive and officers for 2020-2022 on page two of this newsletter.

Our priorities for this year will involve working with minority governments both provincially and federally—which could be a challenge! Seniors' issues key to us include pharmacare and the shortage of doctors and specialists.

I will be attending the ACER-CART annual meeting in Ottawa in early June. I welcome your input and will bring issues forward that we want answers for from our Government. Tell us your thoughts.

The AGM for 2020 will be held November 5 in Summerside, the site to be determined. Suggestions for guest speaker(s) are welcome.

Hard at Work

Your new executive for 2020-2022 held its first meeting in the PEITF boardroom on January 17, 2020.



Left to right: Dorothy Farish, Treasurer; Ruth Sudsbury, Prince rep; Ken Gaudet, Secretary; Wayne Denman, President; Phyllis Horne, Vice-President; Cynthia MacDonald, Past President; Greg MacNevin, Kings rep; Lise Morin, Queens rep.

A Message from St. John Ambulance *by Diana Parks*

I have certainly been asked: “Why would St. John Ambulance be involved in mental health?” The answer is simple. Frankly, SJA has been working in mental health for a long time.

We are so much more than a first aid organization! St. John Ambulance is an international humanitarian organization and a foundation of the Order of St. John. Our mission is to enable Canadians to improve their health, safety and quality of life by providing training and community service. And with a history of nearly 1000 years, St. John Ambulance is one of the oldest humanitarian organizations in the world.

As Canada's standard for excellence in first aid and CPR services, our instructors deliver quality learning experiences and programming to Canadians, and our mental health programs are no different. We are a social enterprise committed to serving our community members. We have Volunteer Medical Responders who provide first aid coverage and comfort for those at public events. Also, our more than 30 PEI Therapy Dog teams visit the Charlottetown airport, colleges and universities

at exam time and long-term care homes across the island. We are quite used to providing comfort in times of need.

First aid today focuses on providing help and comfort for someone who has suddenly become injured or ill until medical treatments is available. First aiders can use their skill for some injuries and medical conditions, and yet they are not expected to perform the duties of a medical professional. When we address mental health issues, we use the same approach. If someone chooses to tell me that they are struggling with a mental health injury or illness, I don't have to treat it—I am not a mental health professional. However, there are lots of mental health support tools that I use based on being that “first help” for someone. I can talk to the person struggling, ask them how they are doing, ask them what they need and recommend resources that might help. In 2019, SJA created Mental Health Awareness programming for its Emergency and Standard First Aid programs. This was made possible by a generous grant by Bell Let's Talk that allowed us to start this conversation with over 500,000 Canadians last year.

Many of our clients find that mental health support and skill is lacking in the

workplace and at home, and so anyone can be in a wonderful position to provide that “first help” for someone. Our new Mental Health and Wellness in the Workplace (MHWW) course was inspired by our community. This course addresses stigma and its effects on someone struggling, explores stress and burnout, and provides “starting a conversation” tools. We are all in a position to be able to comfort someone in their time of need. This is just the kind of community engagement upon which we thrive! It is our way of continuing to enable Canadians to improve their health, safety and quality of life.

About the author: Diana Parks is the Director of Learning for St. John Ambulance NS/PEI. St. John Ambulance offers innovative programs, ensuring Canadians receive the best quality training. If you are interested in becoming an instructor or a volunteer, please contact us at infopei@sj.ca.



St. John Ambulance

SAVING LIVES
at work, home and play

How Do Retired Teachers Spend Their Time?

Some of them spend it here!



Group Insurance Update *by Kimball Blanchard*

The Group Insurance Trustees continue to review and update our plan on a regular basis. As you are aware a number of improvements to the plan came into effect on October 1, 2019. The financial implications of these changes will not be seen until next October but the Trustees are aware of a potential increase in costs to the plan and have planned ways to deal with these increases without having significant costs being passed on to members.

New cards have been issued to members and on page eight Dale Weldon of Johnson Insurance has provided an explanation as to why.

The Trustees are presently upgrading the website for our plan in order to make it more user friendly for both active and retired teachers. The plan is to provide direct access to the different types of coverage in our plan unlike in the past when a member was referred to the booklet and had to page through it to find the necessary information. The updated website should be available in the spring if all goes as planned.

In the normal course of managing the plan there are a number of items that members should be aware of. When members turn 65 they are covered under the Provincial Drug Cost Assistance Program (DCAP). Members, on turning 65, require new Medavie Blue Cross and Johnson cards to ensure proper billing for health and prescription drug claims. A letter showing the changes and indicating that a new card

will be sent should be received by the member four weeks prior to turning 65. The letter also includes the new policy number that can be given to your pharmacy for drug coverage in the event that your card does not arrive on time. If you do not receive the card please contact Johnson Insurance.

A regular part of our coverage is a FIRST FILL FREE policy. When members over age 65 are prescribed Special Authorization drugs the DCAP program requires that approval for payment can only be given after special forms are submitted. This process takes some time. The Trustees, realizing that the member needs the drug when prescribed, provided that the Plan will pay for the first prescription while the special authorization process is being carried out. The pharmacy should indicate that the SA approval is required and should use an exception code provided by Medavie Blue Cross. They usually approve payment as submitted by the pharmacy but if this does not occur the member will be required to pay at the pharmacy and submit the claim to Johnson for reimbursement.

Members are reminded that administration fees for vaccinations are not covered. Only the cost of the drug is covered. As well, test strips and other diabetic supplies (needles, sensors, etc.) must be paid for at the pharmacy and the claim submitted to Johnsons for payment.

The PEITF is currently utilizing an on line program to assist members to alleviate stress, etc. This program is

available to active and retired teachers. The Federation is assuming the cost for the experimental period and will assess the program to determine its effectiveness. The Trustees have been looking at ways to provide support to active and retired members in the areas of mental and physical health and we will be reviewing the Federation results with this program.

Any inquiries may be directed to Johnson Insurance, Patrick MacFadyen at PEITF or Kimball Blanchard, Group Insurance Representative, PEIRTA.

The Year was 1955

The fast food restaurant is convenient for a quick meal, but I seriously doubt they will ever catch on.



If they think I'll pay 30 cents for a haircut, forget it!





Changes to your Teachers' pension are now in effect

[Editor: Please note that our pension is administered by the PEI Pensions and Benefits Office, not by PEITF. All enquiries should be directed to them.]

The beginning of 2020 marked an important change to the spousal eligibility requirements of your Teachers' Superannuation Fund (TSF) pension plan. The only person now eligible for a spousal pension upon your death is your spouse as of January 1, 2020, so long as they are still your spouse at the time of your passing.

A "Pensioner Declaration of Marital Status" form was mailed to all pensioners and, whether you have a spouse or not, the form needs to be completed and returned to the Pensions & Benefits Office at the Prince Edward Island Dept of Finance.

You have a spouse if you are legally married or are in an eligible common-law relationship as of January 1, 2020. If that person is still your spouse at the time of your death, they are entitled to receive 60% of your pension benefit for the remainder of their lifetime. However, any new spouse acquired after January 1, 2020, will not be entitled to a spousal pension.

Common-law Eligibility

Your common-law partner qualifies as a spouse if you are not married to anyone else and are living together in a common-law relationship:

- for at least 3 years; or
- as named parents to a child.

Did you know?

If the value of the total TSF pension paid to you or your survivors (spouse and dependent children) is less than "1.5 times your contributions plus interest" the difference is paid to your estate. If you do not have survivors there is a greater likelihood that a residual amount may be payable.

If you require guidance on completing the Pensioner Declaration of Marital Status form, please contact the Pensions & Benefits Office at (902) 368-4200.

Cost-of-Living Adjustment (COLA) awarded to TSF Pensioners for 2020

You received a **2.15%** COLA increase on January 1, 2020.

COLAs mitigate the effects of inflation and are awarded each January 1st as long as the prior year valuation shows that the Plan's funded status was over 110%. The funded status of the TSF was calculated to be 122.0% on April 1, 2019, up from 120.1% in 2018.

This pension increase will be reflected on the pay advice you receive after your January payment.

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



I hope everyone enjoyed a wonderful holiday season with friends and family. It appears that another year is upon us. I hope 2020 holds health and happiness as you embrace the New Year and look forward to the possibilities it holds!

It has been a busy Fall at PEITF with many projects, events and activities! I was very pleased to have attended your annual meeting in November and was happy to have been given the opportunity to address the membership. It is always a pleasure to see so many past teachers, many of whom I was privileged to have as teachers myself or as colleagues throughout my own teaching career. This network is an important one, and we place great value on the support that you provide.

I have been adjusting to my new role as President. Having the opportunity to visit schools has been a very positive experience thus far. I am certainly seeing the education system through a wide-angled lens. The diverse needs in classrooms are very demanding and extremely challenging. Teachers are continually making efforts to meet these needs while at the same time working tirelessly to juggle all the other demands that are placed on the system. The Federation has a focus on teacher wellness this year. Encouraging teachers to use an online tool to support their mental wellness and resilience is one of the initiatives. Depression, anxiety and other mental health issues are certainly on the rise. The profession has recognized this as a significant concern right across the country. Teacher reten-

tion is an issue in most jurisdictions, and more studies are being conducted to make improvements and find solutions to the problem. The annual convention in November highlighted some of these topics, as sessions were offered for more in-depth analysis and study.

The PEITF Teachers' Advisory Committee has met and brought many pressing issues to the powers that be for further inquiry. We are anticipating action and a response as teachers are requiring assistance with what is presently needing attention in our schools and classrooms. We continually receive feedback on the shortage of substitutes and certainly hope, as the year unfolds, that this will become less of a problem.

We will continue to advocate for more resources and teaching positions as the staffing process will begin again shortly. A viable and sustainable system is one that adequately addresses the obstacles that stand in the way of being more efficient and more productive. Teachers know what

these obstacles are, and we are encouraged by the fact that the present Government has expressed a desire to listen and work collaboratively to search out solutions. The staffing model and the inclusion model have been identified as requiring examination. We support a thorough review of the educational needs within schools and a re-examination of existing models to more accurately represent the changing needs in the system. Hopefully, 2020 will be a year of this type of reflection and action.

May your upcoming year be filled with many blessings. I wish you continued bliss in your retirement. Thanks for your steadfast support and dedication to your past profession.

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).

We make saving on insurance a walk in the park.

"Did someone say walk?"



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New Johnson Benefit Cards *by Dale Weldon*

By now you will have received a new Benefit Card from Johnson and the following article provides some insight on why you now need to have two cards: the Medavie Blue Cross card for prescription drug claims and travel insurance, and the Johnson card for health claims. Dental claims are referenced on the information sheet; however, this pertains to active members only. Retired members are not eligible for dental coverage.

Last year, Johnson implemented a new internal claims system using the TELUS network administered by Express Scripts. This system is much more modern and will continually evolve to improve claims service.

Before we implemented this system, most if not all health and dental service providers in Prince Edward Island would accept your 20% co-payment at the time the service was rendered and direct bill our office the remaining amount manually. For this reason, it had been decided there was no need for a Johnson card. Some examples of service providers are massage therapists, physiotherapists, vision care providers, etc.

Now, with the TELUS network, providers who direct bill us will

have to do so using the electronic network and there is specific information they require to be able to do so, hence the requirement of a new Johnson card separate from the Medavie Blue Cross card.

Please note that you are still required to present your Medavie Blue Cross card at your pharmacy for prescription drug claims, and that card has all relevant information pertaining to your travel insurance coverage.

More information was provided on the sheet that went out with the cards; however, feel free to contact Johnson at 1-800-785-5998 if you require additional assistance.

2020 PENSION PAYMENT SCHEDULE



January 24, 2020

February 25, 2020

March 25, 2020

April 24, 2020

May 25, 2020

June 25, 2020

**The TSF is changing to a new payroll system in summer 2020 and pay dates may move by a day or two. More information will be provided by May 2020.*

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..

Group Insurance Booklet

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